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*Dr. J.*

The Magazine for the Christian Home

# Hearthstone



- What Can You Do Best?—*Frank T. Hoadley*
- You Can Afford a Vacation—*Lovell Sherrod*

JUNE, 1956 • 25c



# The Magazine for the Christian Home

# Hearthstone

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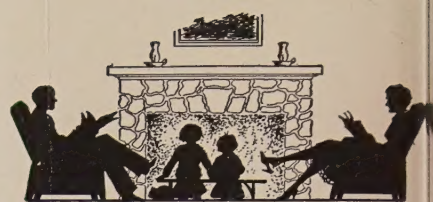
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### Dads and Weddings

The month of June has gained renown for two things: It is the traditional month for weddings, and it is also the month in which we honor Dad and let him know what a great guy we think he is.

*Hearthstone* is paying tribute this month to both of these worthy institutions. Honoring weddings we have as our cover picture a bride and groom reciting the sacred wedding vows, and an interesting feature "With This Ring," by M. R. Krythe. The author tells the history and traditions behind wedding rings and includes pictures of rings which have been used during by-gone periods.

Then, to elevate Pop from his present subservient position we have "Dads Are Important, too," by Elisabeth Logan Davis, an account of Theodore Roosevelt's paternal role.

"Dad Is a Great Guy!" That's our center spread picture feature by Elma Waltner. The pictures will probably cause you to experience both humorous and nostalgic emotions.

**What Else Is Here?** Do you have a "stay-at-home" vacation every summer because you feel that you "simply can't afford to go anywhere"? Lovell Sherrod, author of "You Can Afford a Vacation," once nursed this philosophy, until one summer she and her family decided to take an *inexpensive* vacation. They succeeded, too, and had a marvelous time. If you would like to take a vacation but have a paucity of that hard-to-come-by medium of exchange, you should read "You Can Afford a Vacation."

Most teen-agers are seriously concerned about what kind of lifetime vocations they want to pursue. A helpful guide for young people is "What Can You Do Best?" by Frank T. Hoadley. You should urge your high schoolers (and college students, too, if they haven't selected vocations) to read this article.

Our study article for this month is written for money-conscious families who want to receive maximum benefits from their income. It's "Budgeting for Better Family Living," by R. Lofton Hudson.

**What's Coming?** Next month *Hearthstone* is beginning a two-part article about a mother who saved herself a psychiatrist's bill and analyzed her small boy when he was troubled. You'll want to read "Common Sense Therapy for Parents," by Mary Edith Barron.

By seeing you,

S. W.



# THE WORLD

## ● Red Youth "Education" Fails

London—A top Warsaw radio commentator says Poland's Communists have produced youth who are "amazingly poor in character and moral fiber."

Wanda Odolska, Communist social affairs expert and member of the Sejm (parliament), made the admission in a nationwide broadcast. She said the Communist press and radio had been campaigning for months against drunkenness, loose morals, and hooliganism among Polish youth and even young children. Despite this campaign newspapers everywhere report increased juvenile crime, brawling on the street, and outrages against women and children.

The commentator, a confidant of the Politburo members, said the regime had depicted Polish young people as happy, patriotic, suntanned members of the Union of Polish Youth, content to carry out all directives of the government. This is a false picture.

"The young people of today are really not getting anything from us," she stated. "In schools and factories they are praised for their time schedules. They are fed with rationed portions of so-called ideological subjects. But they have no conception of the true idea of Marxism."

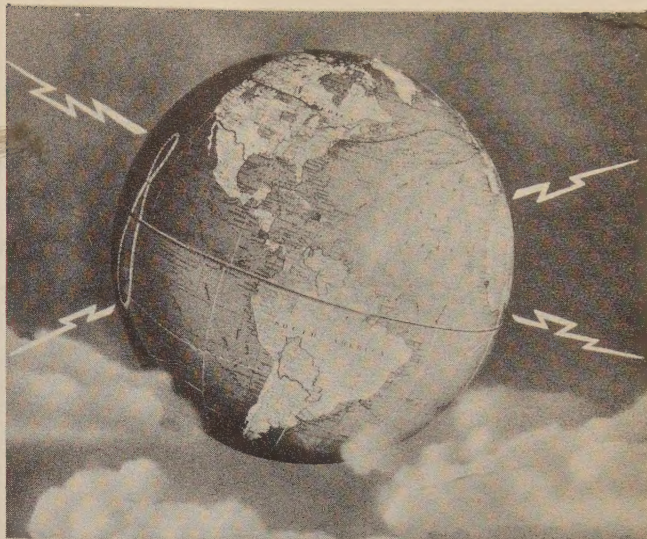
"As a result we have today youth who do their work, but are amazingly poor in character and moral fiber and turn to crime, immorality, and complete decay. The veneer which our propaganda put on them is cracking and revealing the ugly faces of hypocrites, liars, and Communist opportunists."

## ● Church Club for Divorced Persons

Portland, Oregon—More than one hundred divorced men and women, widows and widowers have formed a church club here so they can "feel at home" and be accepted. The club grew out of a suggestion dropped into the collection plate at Piedmont Presbyterian Church by Mrs. Verna M. Burke, a divorcee. She said divorced persons would prefer to join such a group than "bar hop."

Dr. Paul Davie, minister, in addressing the first meeting of the group, said, "The church is the place for a group like this."

*H. Armstrong Roberts*



*H. Armstrong Roberts*

Most of you were wed in churches or by ministers.

"We are not here to cry over spilled milk, but we feel the church still has a stake in your happiness and your ultimate goal in life. We hope to give you something to lean on, something that will bring you together as people with the same problems, the same needs, the same hopes and hungers."

The group is open to members of all races and creeds.

## ● Swiss Churchmen Act Against Atomic Danger

Geneva—Prominent Protestants and Roman Catholics have joined a new national committee called "Swiss Action Against Atomic Danger." The committee seeks action by the Swiss government to induce the Great Powers to stop experiments with nuclear weapons and eventually to renounce their use by common accord.

"It is the duty and mission" of Switzerland, as the country "of the Red Cross and so many humanitarian initiatives, to make its voice heard in world discussions on atomic experiments and war," said the group. The new committee "can be supported without ulterior motives by all citizens who want to do something to counter the atomic peril according to the Christian spirit and in a truly Swiss way."

## ● Increase Shipments of Surplus Foods

Washington, D. C.—Almost as much government-owned surplus food was shipped overseas by religious groups and other voluntary relief agencies in the last six months of 1955 as was handled by those agencies during the entire previous year. Eighteen agencies sent 470,500,000 pounds of dairy products and cottonseed oil to needy persons in 70 countries from July 1 to Dec. 31, 1955. During 1954-1955 the total was 541,900,000 pounds.

American Baptists and Disciples of Christ are participating in this program.

AT YOUR  
FRONT DOOR



# DADS are

MOM has had the upper hand in family life long enough. Signs of the times indicate a change in control might help our juveniles. Judges and psychologists are frankly saying that this one-sided home is not bringing good results. Experts scream that juvenile misbehavior patterns are the fault of the parents jointly, that the weight of Dad's hand should be felt.

Back in the days of Theodore Roosevelt, in the 1890's, fathers were life size. Devoted as Theodore was to Edith Carow, the mother of his five children, he never doubted that he knew best about raising his boys. They learned at an early age that they would feel his heavy hand when the necessity arose. His discipline was never harsh, but it was firm. Obedience was not the limp brand but the heroic.

"Here, Ted, swim to the shore," commanded his father as he dropped him from the dock into deep water. Ted, in that first lesson, swam obediently and unhesitatingly, paddling dog-fashion. Each child was taught in the same stoical method. He wasn't going to have his children grow up to be weaklings. He himself had been physically puny. He knew what it takes to build a strong body through outdoor exercise and consistent self-discipline. Now his sons saw before them a sturdy father who stuck out his barrel chest and beckoned them to come on and on. Like a whirlwind he stomped through the woods with his gang. The only time they could catch their breath was when he stood quietly to teach them the bird calls or to stoop and admire a trillium or a dogtooth violet. His broad smile at such beauty showed his two rows of strong teeth, which added to his appearance of strength. His noted comment, "Delighted," perhaps first echoed through the woods as he admired the beautiful before he used it from the housetops in his campaigns.

Ted often talked about how his father never denied access to him at any time. "One morning he had just settled down to write when I, a mere five-year-old, burst into the room excited about a coon I'd seen down by the pond. The gardener had reported the animal was making off with the chickens. In a flash

father had his gun and hurried off, with me trailing behind to plunk that coon."

He shared his versatile experiences with his children. The oldest son, Ted, frequently accompanied his father as he walked to work. One day on his way to the Secretary of the Navy's offices, the conversation turned to the Spanish War. The Colonel stopped short and with his walking stick drew in the dust a map of the important naval battles. The office desk could wait that morning.

As a public servant he often had a working day of fifteen hours; but this didn't make him feel that he had to be pampered with an armchair or bedroom slippers when he was home with his family. His great delight was to have supper with his children and then carry the youngest piggy-back to bed. He is proof to each generation that fathers are important, too.

The present-day unthinking dad may say crossly to the mother, "Can't you see I'm reading? Do keep the children quiet." "Why don't you correct Junior? Don't you know he never obeys? What are you doing about it? I'm too tired after my day's work to be bothered."

In a letter to his son Kermit, Father Theodore writes, "Your mother has gone off for nine days, and as usual I am acting as vice-mother . . . Each night I spend about three-quarters of an hour reading to them. I read some book like *Algonquin Indian Tales*, or the poetry of Scott or Macaulay. I have also been reading to them each evening from the Bible. It has the story of Saul, David, and Jonathan. They have been so interested that several times I have had to read them more than one chapter. Then each says his prayers and repeats the hymn he is learning. Each finally got one hymn perfect, and in accordance with instructions from Mother I presented each with a five-cent piece."

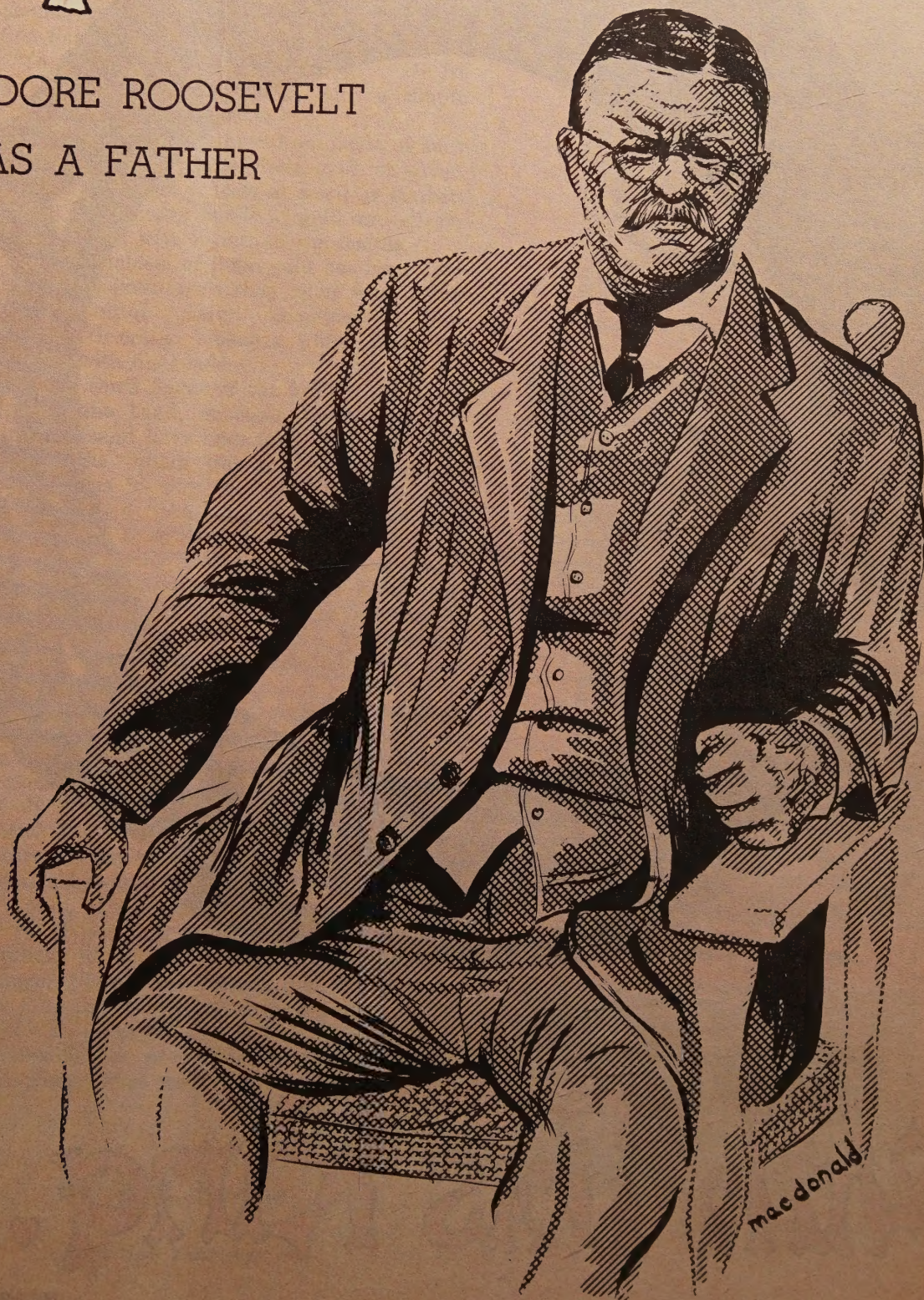
That was not quite the end of a typical evening, however. Somewhere in the bedroom a pillow was thrown, causing a roughhouse. That fun-loving father entered into the play until all were exhausted. Then "to bed" the command was issued, and without a whimper each snuggled under the covers.

(Continued on page 26)

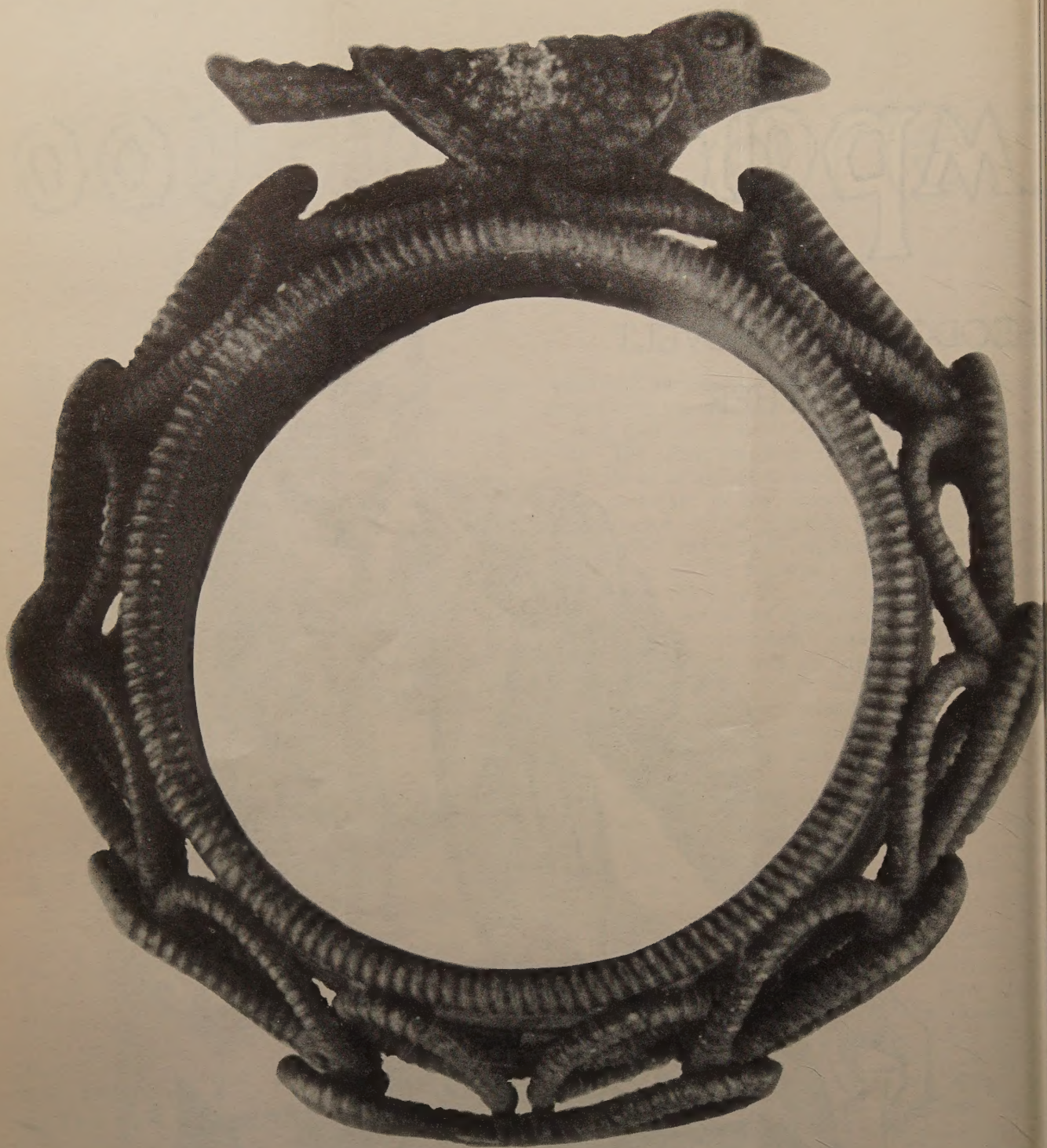


# Important, too

THEODORE ROOSEVELT  
AS A FATHER







“With This Ring...”



**W**HEN a modern bridegroom places a ring on his bride's finger, he is continuing an ancient custom. For the early Greeks, Romans, and Egyptians used rings to seal their marriage vows. The circle was symbolic of the fact that "life and happiness and love had no beginning and no ending."

Before wedding rings came into use in England, sometimes a couple broke a piece of silver or gold; then each held half as a love pledge. In early Anglo-Saxon days there was a simple ceremony; the couple made promises to each other including "for better or for worse." When the groom put the ring on the bride's thumb, he said, "In the name of the Father"; on her first finger, "In the name of the Son"; at the second, "In the name of the Holy Ghost." He let the ring stay on her third finger, with a simple "Amen," so concluding the rites.

In the past wedding rings have been made of such metals as bronze, copper, brass, iron, gold, or silver. Peasants sometimes used circlelets of wood or leather. The Hebrews chose heavy bands of gold and silver; some were engraved with images of the temple.

The Christian emblem of plain gold has been used since 860. In Shakespeare's time rings were often embossed with a bit of "possy." Some modern rings are engraved with orange blossoms, while others are gold bands set with diamonds.

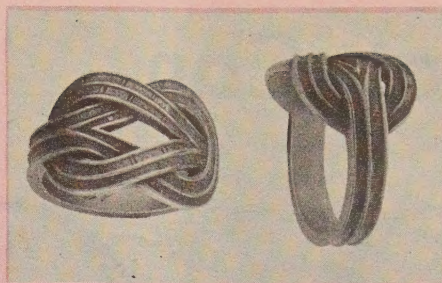
Although the third finger of the bride's left hand is correct for the band, at other times, different fingers on each hand have been used. During Elizabethan days the thumb was the honored place. Accounts differ as to why the third finger of the left hand was chosen: An Egyptian belief was that a vein ran directly from it to the heart. Some have suggested that the ring has more protection, since the left hand is not used so much as the right. In some countries the right hand was the symbol of authority, the left, of subjection. So, by wearing the band on her left hand, the bride admitted her bondage to her husband.

For some centuries exchanging rings (emblematic of fidelity to each other) was confined mostly to European lands; but in recent years the custom has become common here, especially during World War II, when about eighty per cent of the couples exchanged such tokens.

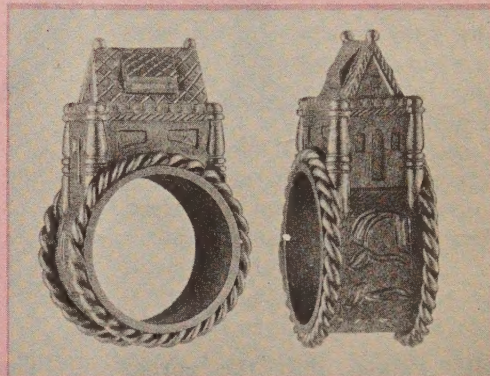
Down through the ages various superstitions have become attached to wedding rings. For example, if you lose yours, it's a sign that unhappiness will result, or you'll lose your husband's love. It is considered unlucky to remove the ring, after it is placed on your finger. If the band wears thin, it's a good omen, for, "As the ring wears, so pass your cares." In all cases it's wise to guard it well and to remember the deep significance of the words you repeated, "With this ring I thee wed. . ."

**By M. R. Krythe**

*Pictures from Traub Mfg. Co.*



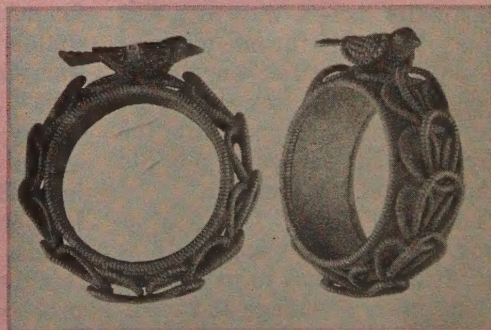
**Early Grecian wedding ring.**



**Ancient Jewish wedding ring.**



**Fifth-century Gallo-Roman period ring.**



**Ancient Etruscan wedding ring.**



**Fifteenth-century English wedding ring.**



# What Can

# YOU

## Do Best?

**Y**OU walked into the corner drugstore and noticed four of your friends chatting in one of the fountain booths. Their coke glasses held about half an inch of slightly colored water left by the now melted ice. The ice cream dishes had a dried sticky look. You could tell that these four friends, who were members of your own Youth Fellowship, had been sitting and talking for quite a long time.

"Oh, but you'd make a wonderful doctor, Don," Frieda, the girl in the red sweater was saying. "You really have a way with sick people. You were the one who was able to do the most for your grandfather when he was sick and at the point of death. And you know you really enjoyed the work you did at the hospital last summer."

"I know, Frieda," Don was replying, "but it isn't so simple as that. It takes money to pay for all the long years of college and medical school that are involved in training and preparation. It takes more money to be able to live through the lean years while one is building up a practice. I just don't have that kind of money."

"Well, Don," said Ralph, the fellow sitting across from him, "there are other ways of getting through school, you know. There are scholarships, loan funds, and work-study opportunities. Your friends believe in you. They would back you up."

"That is what makes it hard, Ralph," Don replied. "Everybody does appear to be so interested and anxious to help. But, I am quite unsure about my prospects. I am not sure I can make the grade. My marks in high school are average, but just good enough to qualify me for college. Studying comes slow and hard for me. One has to be a better than average student to get through medical school. I think I would have difficulty making adequate grades even if I had plenty of financial help, and I am sure I couldn't make them if I was also worrying about financial problems."

Kay, you noticed, the other girl in the foursome, was saying nothing. Her elbows were on the table. Her chin was resting on clasped hands. You had a feeling she was thinking deeply about the over-all problem of choosing a lifework. You imagined she was remembering, as you were, the subject all members of the group had been discussing at the Youth Fellowship Hour the previous Sunday, "Christian Vocations." The topic had stressed the Christian philosophy of vocation, that all of a person's time, energy, and ability must be so dedicated to God that he chooses some honest, useful work which makes a worthy contribution to God and society, and then goes about that work with an

attitude similar to that in which he participates in formal worship. The leader of last Sunday's meeting had led the young people to evaluate vocations through which mankind's best interests are especially served, such as medicine and teaching. You were sure that Kay had been impressed by the discussion, just as you were.

As you watched your four friends in this followup discussion of the topic, you remembered how the group had sung, "Give of Your Best to the Master," in concluding last week's meeting. You had been stirred deeply. You, like these friends of yours, wanted to give of your best, but you wondered, what was your best. Was it secretarial work? Was it teaching? You, like the other young persons, were also wondering whether it made any difference where you did secretarial work or teaching, or whatever work you selected, and if it made any difference for whom you did such work.

What can you do best? This is a question which every young person is interested in and for which he needs to find an answer. You know that Kay and Don, who are deeply interested in it, are seeking an answer and that they, and Ralph and Frieda, too, must find an answer if they are to realize God's purposes most fully in their lives. You know that you will have to find an answer, too.



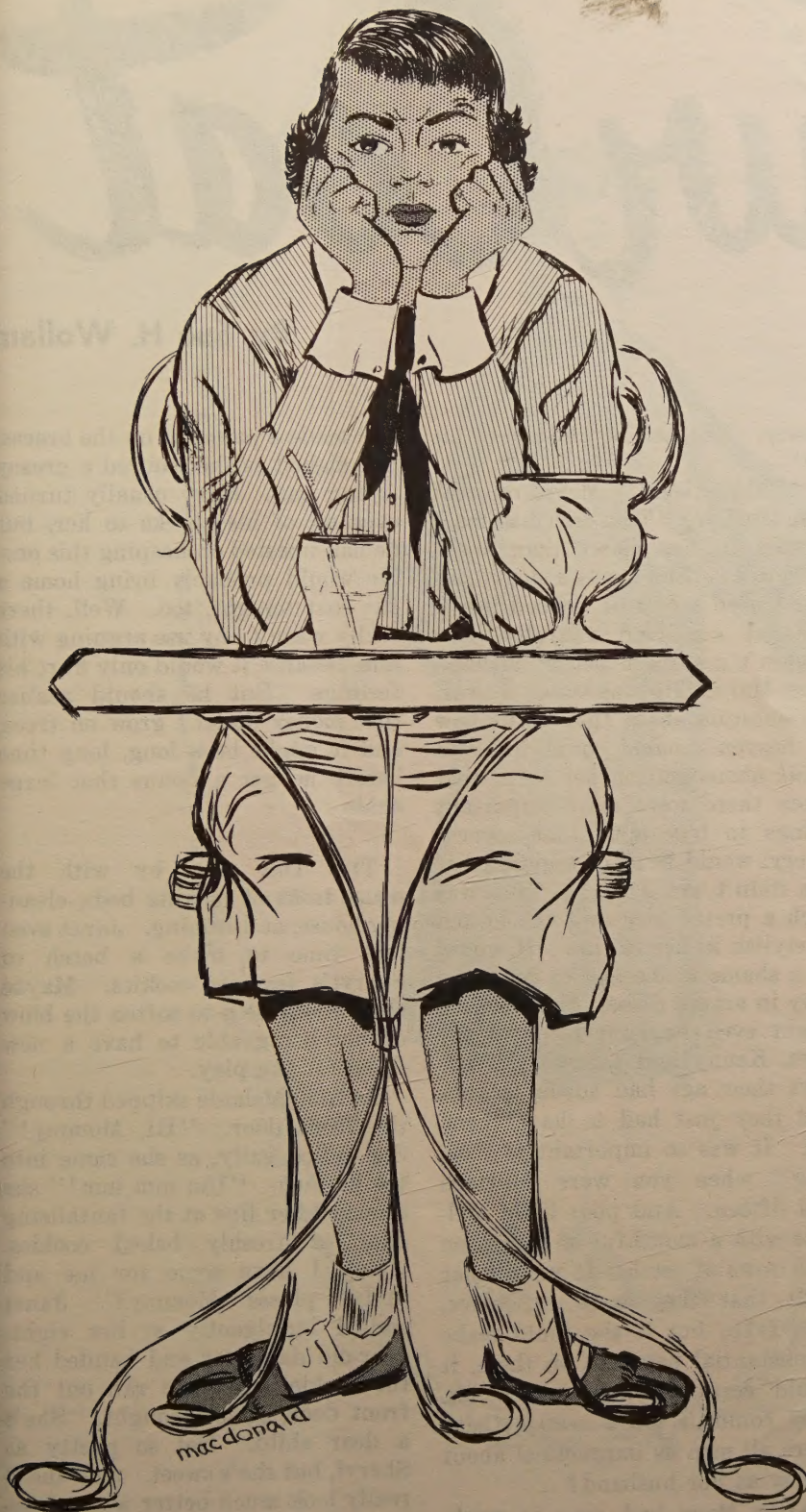
Christians believe that God expects something from each life. You, as a Christian, believe that God expects something from your life. He expects you to do something creative, good, wholesome, and helpful with the resources and abilities he has given you. The thing God expects of you involves something more than just enough of your time to be in Sunday worship services. It involves more than just enough of your energy and ability to serve on one or two church or church school committees. God expects something from your whole life. You know that you cannot measure up to his expectations unless you serve him through your work, as well as through your church.

This certainly does not mean that God expects everybody to become a full-time pastor, director of religious education, or foreign missionary. You know where that fallacious theory leads if you pursue it to its logical conclusion. In such an event, and if everybody accepted that idea, there would be no farmers to produce your food, no storekeepers to distribute food to you, no mills to produce your clothing, no carpenters and bricklayers to build your home and your church. There would not even be any printers to print you a Bible and a hymnal. Therefore, Christian vocations are not limited to specific church vocations. There are other services that God wants men to render to him and to one another besides those formally and organically connected with the church as an institution.

This does not mean that all vocations are good, or that you can do God's will in any one of them you may happen to select. As a sincere Christian, you know you could not serve God sincerely and in the way you want to serve him, as a bartender, gambling house proprietor, or bookie. You know that there are numerous possible occupations, both inside and outside the law, that are by-and-large unchristian.

There are, however, a great many kinds of work through which you can render real service to God and men, while making your own

*(Continued on page 11)*




**By Frank T. Hoadley**



# the Fur Coat

By Sue H. Wollam

 JANET HADN'T expected Marv's bonus to be *that* big. She breathed a sigh of relief.

"Now," she said emphatically to her husband, "we can pay on Melanie's braces, and Sheryl can have the new dress that she wants to wear to the class play, and you can get that electric drill that you liked at the hardware store, and the boys can have suede jackets."

"Correction!" Marv held up his hands in mock despair to stop his wife's verbal deluge. "We are not going to get any of those things, dear wife, until we get you a fur coat. You deserve one, and by cracky, I'm going to see that you get it."

Janet looked at Marv unbelievably. "But, honey," she said in a shocked tone, "I don't need a fur coat. That cloth one that I got two winters ago is in perfectly good condition, and besides we can't afford it. How can you be so impractical, Marv?"

"You're the one who's being impractical, Sweetie Pie." He kissed Janet tenderly on the end of her nose. "You're the kindest, sweetest, most unselfish person in the world, and you always think about getting something for the rest of the family before you get anything for yourself, but this time *you're* going to come first, and if need be we're going to spend every cent of this money to get you a fur coat."

Janet wailed. "I already promised Sheryl that she could have a new dress from your bonus

money. She has her heart set on it!"

"Fiddlesticks!" Marv retorted disgustedly. "That girl has more clothes in her closet than she'll ever wear. She needs a new dress like I need a pair of webbed feet."

Janet smiled ruefully. She couldn't ask for a better husband than Marv. He was sweet, a dear. No question about that. But how in heaven's name could he even *think* about getting her a fur coat when there were more important things to buy with that money. Sheryl would be so disappointed if she didn't get a dress. She was such a pretty girl, and she looked so stylish in her clothes. It would be a shame if she had to go to the play in an old dress. Her evening might even be ruined. And the boys, Kenny and Larry. All the boys their age had suede jackets, and they just had to have them, too. It was so important to "belong" when you were fourteen and fifteen. And poor little Melanie with a mouthful of braces on both rows of teeth. It wasn't her fault that they were expensive, poor tyke; but if she could make a substantial payment on them, it would certainly help out a lot. Why couldn't Marv realize that? Were all men as impractical about money as her husband?

After Marv had gone to work, Janet started washing the breakfast dishes. Too bad that Marv hadn't given her his bonus check. Because if he had, she would have bought the dress and the jackets

and made a payment on the braces. She sighed as she scoured a greasy frying pan. Marv usually turned over all of his checks to her, but he had insisted on keeping this one. He would probably bring home a fur coat tonight, too. Well, there really wasn't any use arguing with him, because it would only hurt his feelings. But he should realize that money doesn't grow on trees, and it might be a long, long time before he got a bonus that large again.

THE DAY flew by with the usual tasks of making beds, cleaning house, and ironing. Janet even had time to make a batch of Sheryl's favorite cookies. Maybe that would help to soften the blow of not being able to have a new dress for the play.

At 2:30 Melanie skipped through the front door. "Hi, Mommy!" She called gaily, as she came into the kitchen. "Um mm mm!" she smacked her lips at the tantalizing odor of freshly baked cookies. "May I have some for me and Judy, please Mommy?" Janet smiled indulgently at her eight-year-old daughter and handed her the cookies. As she ran out the front door, Janet thought, "She's a dear child. Not so pretty as Sheryl, but she's sweet. And she'll really look much better when those braces are off her teeth." She walked over to the window and looked out at the front yard, where Melanie and her little friend Judy were playing house. Janet smiled as she watched Melanie's brown





*Janet slipped her arms into the luxurious sleeves of the coat and glanced into the living-room mirror. She gasped. The coat transformed her from a run-of-the-mill housewife into somebody special.*



pony tail bob up and down. She was always so happy and active. Too bad that little girls had to grow up so soon.

LATER, the three older children came home from school. Sheryl was bubbling over with plans for the play.

"Oh, Mother!" her large dark eyes shone. "It's going to be positively dreamy. And you know what? Joanne Dolan told me today that a real stage actress is going to attend the play. Won't that be super?"

Janet tried to capture some of her daughter's enthusiasm. "Sheryl . . ." she said hesitantly.

Sheryl looked quizzically at her mother. "Is anything wrong, Mom?"

"Good heavens, no!" Janet forced herself to laugh. "I was wondering if you would set the table for me."

"Sure, Mom." Sheryl tied an apron around her slender waist and busily started setting the table, whistling as she worked. She was a truly pretty girl, Janet thought, with her dark curly hair and creamy complexion. She was counting so much on having a new dress to wear to the play. Janet's mind suddenly snapped into a decision. Sheryl would have her new dress! If Marv brought home a

fur coat tonight, she would make him return it. It would be as simple as that. Marv might be angry for a little while, but he wouldn't be after he saw Sheryl in a new dress. After all, the time to have lovely new clothes was when you were young. When you got to be forty-two years old, it didn't matter much what you wore. No one noticed clothes worn by middle-aged women. Besides, she couldn't afford new outfits for herself anyway.

"Mom!" Sheryl's gay voice broke through her reverie. "I saw just the dress I want for the play in Kaye's Shoppe today. It's positively lush—lime green with a fitted waist and scoop neckline—and I want you to come with me when I buy it."

"We'll go down town and get it Saturday," said Janet with more confidence than she felt. For coming up the front walk was Marv, and under his arm was a box which looked as though it could easily contain a fur coat. Janet's heart sank.

"Hi, Sweetie!" Marv burst through the front door and kissed Janet. "I have a present for the most beautiful wife in the whole world."

"Marv!" Janet hissed. "Listen to me . . ." but her husband ignored her pleas.

"Gather around, my children, and see what I bought for your gorgeous mother." All four children gathered in a curious group while Janet slowly untied the package. Slowly, she took off the box top, and lying in a nest of tissue paper a soft mouton lamb coat. Tears gathered in Janet's eyes as she lifted it from the box. It—a rich dark brown and looked as though it had been made just for her. All of the children, especially Sheryl, chorused their approval.

"Like it, honey?" Marv asked.

"It . . . it's lovely," Janet said in a faltering voice.

"Try it on," Sheryl urged.

Janet slipped her arms into the luxurious sleeves of the coat and glanced into the living room mirror. She gasped. The coat transformed her from a run-of-the-mill housewife into somebody special.

"Doesn't Mom look sharp?" Marv said proudly.

"Boy, she sure does," Larry agreed. Janet winced. She had never heard Larry flatter her before.

"Of course, now," said Marv, "that means that there won't be any new clothes for the rest of you, but I know that you won't care, after seeing how nice Mom looks in her new fur coat."

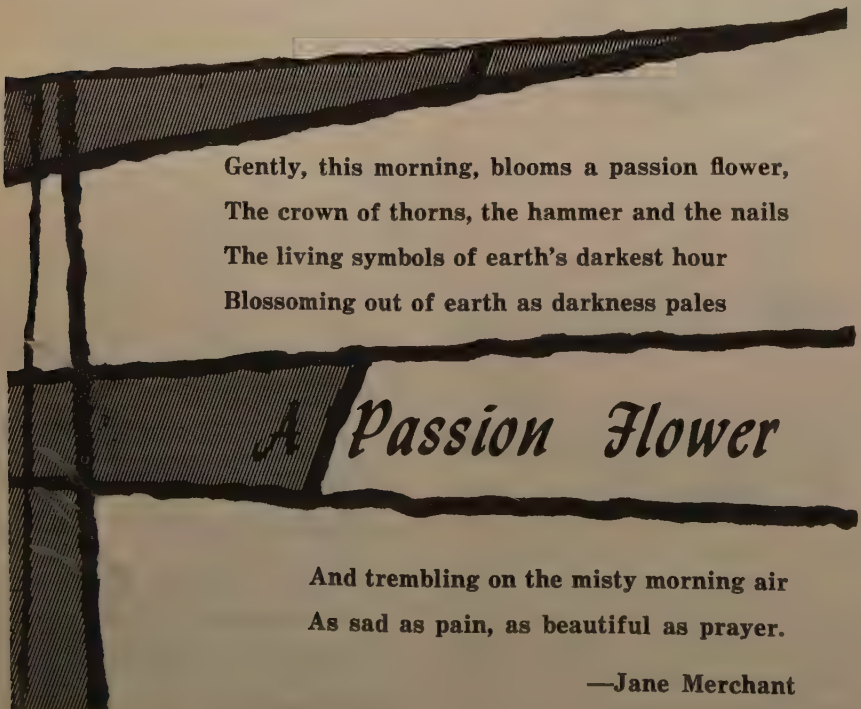
Janet thought that she saw a faint flicker of disappointment in Sheryl's eyes, but it was gone in an instant.

"I didn't know Mom could look so nice," she said admiringly.

Melanie rubbed her cheek against the luxurious fur. "She's the prettiest Mommy in this whole neighborhood."

SUDDENLY, Janet was filled with happiness. Her children weren't disappointed because they couldn't have new clothes this time. And it *was* nice, she had to admit, to get something new occasionally, even if you were a middle-aged housewife with four children. She saw Marv smile at her, and she smiled back. Carefully, she took off the coat and hung it in the hall closet.

"Let's eat!" she said with renovated enthusiasm.



Gently, this morning, blooms a passion flower,  
The crown of thorns, the hammer and the nails  
The living symbols of earth's darkest hour  
Blossoming out of earth as darkness pales

## A Passion Flower

And trembling on the misty morning air  
As sad as pain, as beautiful as prayer.

—Jane Merchant



# What Can YOU Do Best?

(Continued from page 7)

living, supporting your family, and developing your own self. You, like Kay and Don, probably wonder how you, as a Christian young person, can find your way through the many possible occupations to that one which, more than any other, gives you your fullest opportunity to fulfill the things God expects of you.

General vocational counseling can be a real help to you. Such counseling is afforded through public schools, "Y's," and in various other public institutions. Vocational counselors are able to help you examine your record as a student and find the pattern of subjects in which you show the most ability and have been most successful. They are able to help you test yourself in ways which help you discover, 1. the kind of work you are most interested in, and 2. the kind of work you are best qualified to do. Frequently, at the beginning of this kind of self-evaluation, these two different approaches to vocational analysis do not indicate the same type of work. Then, it is necessary for you and your counselors to study the matter further in an effort to determine how your work and vocational interests can best be matched with your work and vocational qualifications. Counseling of this kind can be of real help to you. It helps you take stock of the resources God has given you, and it shows you some of the occupations in which these resources can best be used. You, like other Christian young persons, are aware that the counseling obtainable in this way is frequently not fully adequate. The very nature and character of

public schools and institutions usually prevents a vocational counselor from giving adequate attention to such Christian motives as those seen in the concerns of Don and Kay.

It is therefore necessary for you as a Christian young person to seek additional and special counsel as you study the matter of choosing a vocation. You can get this additional and special counsel in your home and in your church. Your parents, your pastor, and your Youth Fellowship counselors can help you discover that God expects you to use all the resources he has given you in making yourself the person he wants you to be and helping to make the world and society what he wants it to be. With this principle in mind you can then determine to choose a vocation which matches your interests and abilities, and through which you can do God's will.

You may have the qualifications to become a professional person. Your aptitudes may be those that would be helpful to a doctor, to a lawyer, to a teacher, or to a minister. To prepare for professional work will require you to spend many years in colleges, universities, and perhaps in other institutions of advanced scholarship. If you "have it in you" to become a great surgeon or great preacher—if you feel you have qualities that can only be developed and best used in one of these or some other professional activity—then you will want to discipline yourself to the kind of study and preparation that will eventually make it possible for you to render the service God has made you capable of rendering. You may not have the qualities that would be required of a professional person. Nevertheless, you can still be of service

(Continued on page 30)

## Insurance

—Jane Merchant



I told him all along that if he went  
Barefoot all summer, he would surely rue it,  
And now he has good reason to repent  
Ignoring my advice—but doesn't do it!  
You'd think a dozen bruises and a cut  
That size, from broken glass, would make him more  
Than thankful to have shoes for wearing—but  
He's gone again, as barefoot as before.  
Well, let him go. If being free to climb,  
And wade, and feel hot dust between his toes  
Seems worth the cuts, there'll never come a time  
When he will have forgotten what he knows;  
That being intimate with earth, and free  
Is more important than security.



# you CAN afford a vacation

*By Lovell Sherrod*

*When summer rolls around, do you say resignedly, "I wish we could take a vacation trip this year, but we simply can't afford it"? This author tells you how you can afford a vacation which is kind to your pocketbook.*

THERE were so many places that we planned to visit as a family when we could afford it. We planned to visit our nation's Capitol. We planned some day to go to Chicago and spend days at the Field Museum. We planned a visit to Yellowstone, but with the endless emergencies that are always lurking around the corner in every family, the time was never quite right. It did seem that if we ever made any of these trips together, we would have to make a start, as the boys were growing up.

"Let's go somewhere this summer, whether we can afford it or not," I ventured recklessly last spring. "We don't have to spend a lot of money. Vacations don't have to be expensive."

"No, they don't have to be, but ours always are," responded Bob, my husband, glumly.

"Couldn't we go the inexpensive way, cut all corners, sleep out, eat picnic style, shun the fancy resorts, and sort of go native?" I insisted.

"Certainly, we *could*," he answered, "but *would* we?"

We not only could, but we did.

Four of us made a three thousand, one hundred and sixty-eight mile trip with a minimum expenditure of money. We did not miss a meal, all of us gained weight, and we had the best vacation we've ever had.

First, we had a family council to see if everyone was willing to go the inexpensive route. Bob had to promise not to eat a steak every night. In fact, he promised not to eat one until we got home. Tommy, our fourteen-year-old, who just has to have a good bed, had to agree to sleep in a sleeping bag, if the price of good beds was too dear. I had to promise not to feel that I was ready for the junk heap if I missed my daily bath.

There was very little preparation to be made, as we bought no new clothes. I shopped for a suit to wear in the car and found all I would need would be those pedal pushers I'd had for ages. Bob and the boys took jeans, khakis, old tweeds, and sweaters.

So, armed with our cameras, four sleeping bags, a thermos bottle for coffee and a thermos jug for water, paper cups and napkins, can opener, and paring

knives, we set out from our Oklahoma home, hoping that the money we had allotted ourselves would take us to Yellowstone Park and back.

We ate every breakfast in the car or by the side of the road when we could find a tree. Funny thing, we always saw more enticing picnic spots, more pretty shade trees, more lovely little streams, *before* we bought our food. Afterwards, they would completely disappear. Anyhow, it was fun! We would fill our thermos with coffee at the nearest restaurant and buy a bottle of milk for the boys. Then with a bag of oranges and sweet rolls, we dined on a meal that was fit for a king. All four of us would eat for approximately a dollar, even when we had to pay a quarter for two cups of coffee.

For lunch we would go to a grocery and buy lunch meat, bread or crackers, fruit, tomatoes, cookies, lettuce, coffee, and milk. There were never any dishes to wash!

We ate all of our evening meals in restaurants, always looking at the right-hand column before we ordered. The food in most cases was very good. Of course, we were careful not to frequent those places where a hostess or head waiter stood at the door. Often, we asked the service station attendant to direct us to a good eating place that was not too expensive, and when we followed his advice, we never missed. We also watched for the roadside places where the big trucks were parked, and there we found good food at reasonable prices.

We had such a jolly time!

If we hadn't been looking for a small eating place, we would never have met Joe in the Jackson Hole country. Joe saw from Tommy's T shirt that we were from Oklahoma, and since he was from Texas, he treated us as though we were his long lost cousins. He gave us generous servings, the latest on international politics, and inside information on good, reasonable tourist courts. He wished us the best of luck and urged us to come back to see him if we come his way again.

We learned so much on this trip. We learned that literally the best things in life are free. Besides

*(Continued on page 27)*





A. Devaney, Inc., N. Y.

*Let your  
children  
teach you to*  
**Love**  
**All God's**  
**Children**

**By Ruth Cummings Sanborn**

THE water was rushing precariously from our shower. Philip stood twinkle-eyed under the warm softness of his evening wash. He looked up at me in wonderment and asked in his almost-five-year-old way: "Mommy, why can't I let my hands stay dirty?"

"Why should you want them to be dirty, Philip?" Children say such curious things. "Don't you feel good when you're nice and clean all over?"

"Yes, but why can't I let my hands stay dirty—like Jimmy's?"

I caught my breath. So that was it! Hands like Jimmy's! Jimmy, a little Negro boy, was one of Philip's favorite church school friends. He was Philip's age and Philip's size. But his skin was dark.

"Mommy, his hands are dirty. His face is always clean just like mine!"

What had I done? In a moment of uncertainty I had almost undone the faith I was trying so hard to instill in him, that God loved everyone in his world, no matter who or what he was. Of course, Jimmy's hands seemed something strange. Philip couldn't see his own face, except in a mirror, and he wasn't conscious of the difference there. But hands are another thing. They play together, paste and cut out things, side by side. And Jimmy had dark hands.

"Philip, remember Nana's flower garden and how we picked such lovely bouquets last summer for her? The flowers were all

different colors, weren't they?"

"Yes, I liked the yellow ones best."

He always held the primroses closest to him when we carried them inside.

"Well, God made his flower garden of children like that, too. There are you and Jimmy and Mary Lou. Her mother is Japanese. Think how pretty God's flower garden of boys and girls must look to him."

Philip looked at me aglow. Words are so futile, but I wanted him to learn that he had looked into Jimmy's heart, and both their hearts were white as snow.

"Mommy, do you suppose God will pick us?"

*(Continued on page 30)*





# Building Readiness

By Faith C. Callahan

**B**UT my children don't like camp," objected Mrs. Benton, when asked to register her boy and girl for church summer camp. "I'm not really sure why they don't like it—but they just don't," she added.

Some parents send their children to summer camps as a matter of course, expecting the children to benefit physically and emotionally. But summer camps are not equally helpful, and children are not always ready to benefit from these worth-while experiences.

There is more planning involved in sending children to camp than is found on a list of clothes and equipment. Conscientious parents, hoping for successful camp experiences for their children, can actively build up a camp readiness in the minds of their boys and girls.

A brief look at actual situations described by a director of children's camps may help in this readiness program. These illustrations are typical of reactions to camp situations.

Tom does not want to attend any camp this year. His folks cannot understand why. They started sending him to camp at the very earliest age a child was allowed to attend. In fact, they misrepresented his age, adding a couple of months in their application, so he could get in. The camp he attended was religious in emphasis "—so it should have been good." It was

under the leadership of a very different denomination from his own. Tom's parents chose the camp because its dates fitted best into their own plans for a trip into Canada.



His special friends went to Cub Scout camp at a different time. So Tom was the only little boy from his neighborhood at that camp. Because he was not a problem, he was almost ignored in an overcrowded group. He missed his own friends and his parents. He was not at ease with the camp vocab-

ulary, which was not that of his own church school, or of his Scouting program.

Marie is the youngest child in a large family. She has been brought up on the fantastic stories of her big sisters' camp experiences—the smuggled food, the slipping away from the cabin after "lights out," the skipping of afternoon rest periods on phony excuses. Marie's picture of camp was a place to have fun by breaking rules. When she arrived at a well-planned and carefully supervised camp, Marie felt let down. The older campers seemed to enjoy living up to the highest camp traditions, which they had helped to formulate. Committee work was fun for them. The week was nearly over before Marie realized that the adult leaders were actually friends of the campers. By this time she had built a hurdle between herself and some of the "big wheels" of the camp. They had typed Marie as silly and immature with her big plans for rule-defying.

Norma is a spoiled child who demands and receives special consideration at home and in her social life. Her parents and her church school teacher, aware of her self-centeredness, sent her to camp because, they said, "It might do her good." This gave Norma the idea that camp was a sort of correctional institution. From the minute she arrived her reactions were negative. When other girls acted



# or Summer Camp

*Children will enjoy camping experience if they are prepared for it,  
and if the camp is a type which will serve their individual needs.*



friendly, she snubbed them. During the rest hour conversations she dominated the discussion, boasting about her lovely home, her many clothes, her generous allowance. When packages came to her, Norma slipped away to gorge on her cookies rather than following the tradition of cabin-shared food. Her selfishness was more noticeable at camp than at home. This did not win friendship. After that camp session Norma judged all camps by her unhappy relationships at that one.

Hazel is another girl who has more than her share of attention at home. She went to camp because of her liking for one of the leaders; so she was prepared to like her experience. At first she, too, spent extra energy in self-praise, until observant leaders channeled her zeal into praise-worthy lines. She was encouraged to take leadership in music, where she excelled. This attracted attention and won new friends. She found it easier to make friends at camp than at home. The crowning evidence of Hazel's good adjustment to camp came on the last evening, the traditional dress-up time. She let another girl wear her best dress, the one she had carefully saved for this occasion. Hazel, in a wash dress, accompanying the other girl's solo, was an illustration of a good camper.

John looked forward to summer camp because of a friend's glow-

ing account of last year's session. His parents took a helpful interest in planning his equipment. He left for camp looking forward to a wonderful week; but after the first two days he grew morose and sulky. The reason—no letters from home. At his camp the mail call was a popular dinner-time activity.



The postman gave much publicity to the boys receiving the most mail. Postcards were read aloud. Letters were examined against the light. Packages were thumped and shaken. Then there was the over-the-shoulder reading of letters from home. The sports page some-

one's dad had tucked in was passed around the table. A cartoon was enjoyed. When John reached home, he found his mother unaware that children at camp who are "just away for a week" expect to hear from the home folks. She did not realize she had tinted his rosy camp experiences a dim shade of blue.

Sarah loved summer camp. Her parents helped her schedule the camp period at the time her best friends were going. They already had considered several camps from the angle of location, organization, leadership, and the cost. They worked out her transportation so she arrived at that vital first time at exactly the right moment. The wise parents knew that the too-early arrivers will find harried leaders busily organizing and unable to welcome the new campers properly. They knew, too, that the late-arriving camper is handicapped because the others are already settled and acquainted.

On Sarah's second day at camp she received a funny little postcard signed by her pet kitten. He had related some happenings around home, enough to remind her that she was remembered. Her suitcase contained just about what the camp list called for. She was not burdened with too many clothes. She came to camp expecting to have a good time, to make new friends, to live up to the camp ideals. And Sarah did.



# DAD Is a Great Guy

The foundation for every life is laid in the home where the first truths and principles of right and wrong are taught in early childhood. As the toddler tags Mother about her work, she teaches him many worth-while lessons. But Dad is important, too. Daddy is the tower of strength in time of emergency, the symbol of exhilarating before-bedtime play, the fixer of toys, and the explainer of problems. Dad knows the answer to what makes it rain and where the sun goes at night. Dad takes time to hold small Betty or Billy up so they can see into the robin's nest but explains that it must not be touched. Dad takes the time for a game of baseball with his boys after a busy day, teaching them the rules of sportsmanship and fair play.

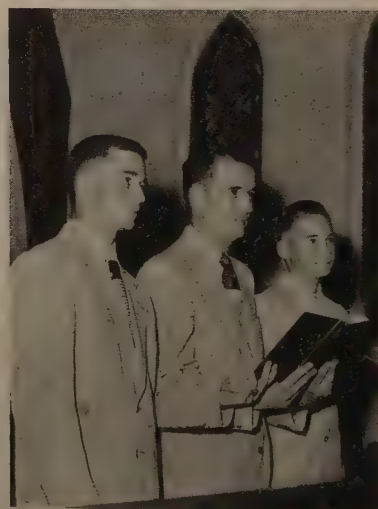
Happy is the home where the teen-age sons and daughters feel free to bring their trials and triumphs to Dad, the sympathetic listener, the wise counselor and just judge.

Yes, Dad is really a great guy.



When Baby is tossed into the air, she knows Dad's strong hands will not let her fall.

PHOTOS AND FEATURE  
BY ELMA WALTNER



This father doesn't send his sons to church. He takes them.





Small children like to have Daddy read a bedtime story.



Helping Daddy is the delight of every small boy.



Working with his children, a father has a chance to show them the importance of co-operation and teamwork.



How much more enjoyable is a date for a young lady if Dad approves of her escort!



And when his children are grown and have established homes of their own, he can still pray to give them guidance.





# The Hawks and the Hummingbirds

By Cropley  
Andrew Phillips

"What can we do about the hawks?" Johnny asked his father. "They're stealing our chickens. Do we have to keep chickens?"

"I'm afraid so, Johnny. The cost of bringing meat up here to our mountain resort is so great that I felt we just had to cut down expenses."

"But, Dad, those hawks might start chasing away our hummingbirds. The summer guests come up here especially to see those birds."

"Don't worry about that. When the blue-throated hummingbirds get here, they'll help us get rid of the hawks."

"What fighters they are!" and Johnny grinned. "The ruby-throated ones are pretty to look at, and they certainly are going for that syrup in those feeders, but they can't fight."

"That is just why I bought some more feeders. We want them to stay. But, Johnny, I'm getting worried. The blue-throated hummingbirds are late."

"Only two weeks later than usual. I think I better finish filling up those new feeders. We'll have a nice feast ready for them when they do get here."

Johnny was ten. His parents owned a mountain summer resort in Nevada, which had long been famous for its colony of hummingbirds.

Now Johnny hurried back to fill the feeders.

"I hate to see hawks hurt them," he said half aloud as he watched the sweet syrup drip into the feeders.

Johnny was at the supper table with his father and mother that night when there came a terrific commotion from the back of the hotel. Johnny left the table almost as fast as did his father, but they did not find anything wrong in the garden.

"To the chicken yard," called his father sharply.

Old Red Eagle, the family's Irish setter, was barking sharply when they reached the gate. He had evidently jumped over the gate and was among the Plymouth Rocks, which were running wildly around in every direction. Four fierce-looking, bluish-white hawks were flying above the chickens and every so

often swooping down in an effort to seize and carry one off.

Crack! Johnny reached down and picked up a stone which he threw at one hawk with all the force he could muster. His father did the same thing, and the hawks took to flight though not without one chicken.

"I hope that taught them a lesson," said his father. "Good job, Johnny, and you too, Red Eagle."

Much to the surprise of Johnny's father, the hawks returned early the next morning and carried off three more chickens. Johnny also found two badly wounded hummingbirds on the ground, and even Red Eagle had a deep scratch on his back from a hawk claw.

"What can we do?" Johnny asked "We can't sit  
(Continued on page 30)





# Worship in the family with children

## A Word to Parents

The materials on this page and on the next two pages are for your use in moments of worship with your children. If you have a family worship service daily in your home, some of the materials here may be used at that time. If you use *Secret Place*, you may find that some of them fit into the meditations in that booklet.

Theme for June:

## This Is Our Father's World



Philip Gendreau

## TO USE WITH YOUNGER CHILDREN

### God's Good Plan

"Let's go outside and play," Ronald said.

"All right," said Robert. "What shall we play?"

"Oh, anything," three-year-old Ronald answered.

"Take good care of Ronald," Mother said to Robert. "You are my big helper. You are almost five. I depend on you."

Robert threw back his shoulders. He held out his hand to Ronald. "Come on," he said. "We'll go out now."

The two boys went outside. The sun was shining. A soft wind was blowing. Birds were singing.

"Hear the birds?" Ronald asked. "Where are they?"

"Oh, in the trees, I guess. If we stand still we may see them," Robert answered.

There was a whirl of wings, and a flash of bright color.

"See the bird?" Robert asked.

"Where is he? I didn't see him," Ronald wailed.

"He is gone now, but he will come back," Robert said.

"But I want to play," Ronald objected.

"We are playing," Robert explained. "We are looking to see what we can see, and listening to hear what we can hear."

"Oh," Ronald said.

"What do you hear, Ronald?"

"I hear the wind."

"So do I," Robert said. "I hear the leaves moving. I hear another bird, too."

"I see the leaves," Ronald said.

"And I see the mountains. They look brown. The trees look green. What color do you see?" Robert asked.

"Oh," Ronald said slowly, "I see green grass. Why does everything have a color?"

"It just does," Robert said.

"Why?" Ronald insisted.

"Let's ask Mother," Robert said.

"I hear another bird. Why do birds sing?" Ronald asked. "Why do they fly?"

"They just do," Robert said.

Just then Mother came out on the broad porch. The boys called to her.

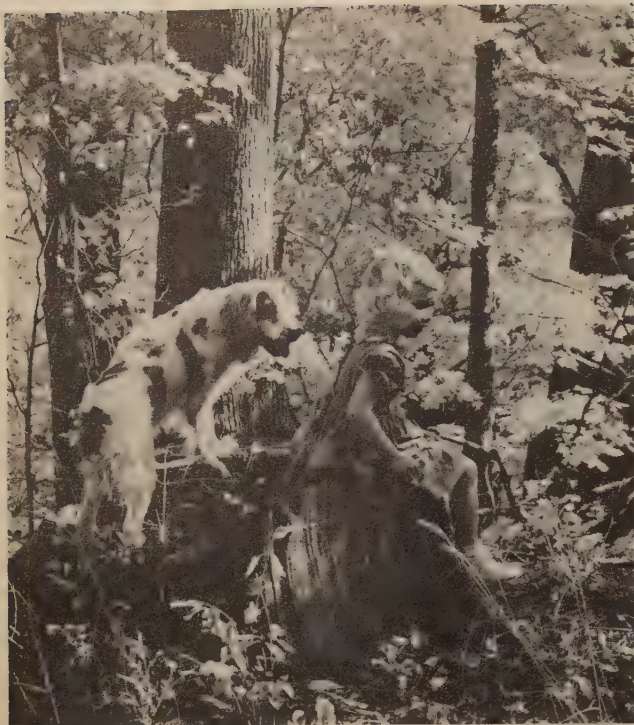
"Mother, why does everything have a color? Why do birds sing and fly?"

"God planned it that way," Mother said.

"Why?" both boys asked.

"Because that is best for everyone," Mother said. "That is part of God's plan. It is a good plan."





Bob Taylor

## A Bible Poem

Thou dost cause the grass to grow for the cattle,  
and plants for man to cultivate,  
that he may bring forth food from the earth.

The trees of the LORD are watered abundantly,  
the cedars of Lebanon which he planted.  
In them the birds build their nests;  
the stork has her home in the fir trees.  
The high mountains are for the wild goats;  
the rocks are a refuge for the badgers.  
Thou hast made the moon to mark the seasons;  
the sun knows its time for setting.  
Thou makest darkness, and it is night,  
when all the beasts of the forest creep forth,  
The young lions roar for their prey,  
seeking their food from God.  
When the sun rises, they get them away  
and lie down in their dens.  
Man goes forth to his work  
and to his labor until the evening.

These all look to thee,  
to give them their food in due season.  
When thou givest to them, they gather it up;  
when thou openest thy hand, they are filled with  
good things.

May the glory of the LORD endure for ever,  
may the LORD rejoice in his works.

Bless the LORD, O my soul!  
Praise the LORD!

—Psalm 104:14, 16-23, 27-28, 31, 35.

## TO USE WITH OLDER CHILDREN

### My Father's World

"Come, Spot," Carolyn called to her dog. "Come on, I'll race you to the woods!"

Carolyn and Spot dashed off toward the woods.

Carolyn could run fast, but Spot ran faster! He got to the woods first, and stood looking back at Carolyn, wagging his short, stubby tail as if to say, "What will we do now?"

"We will see if there are any new wild flowers blooming," Carolyn said as she walked among the trees, followed by Spot.

"Now let's see if the young robins have left their nest," she said as she slowly and quietly walked up a steep trail. When they reached the top of the hill, Carolyn could sit on a tree stump and look into the branches of a tree, farther down the hill, where the robins had built their nest. There were the young robins! One was perched on the edge of the nest. He was stretching his wings and moving them up and down as though he were practicing flying.

"You soon will be flying," Carolyn said softly to the robin. "Where are your brothers and sisters?"

As if in answer to Carolyn's question, three more heads stretched above the edge of the nest. Another young robin struggled to the edge of the nest.

The father bird flew to the nest and fed the birds. Then he flew to the next limb and began to sing. With uptilted head he filled the woods with his song.

Carolyn laughed and Spot jumped up on the stump behind her. He looked as though he were laughing, too.

"You pretty thing," Carolyn said to the robin. "Who are you singing to—your babies, or to me?" Then she grew quiet. After a moment she continued, "Perhaps you were singing to God."

Carolyn began to sing "This Is My Father's World." When she had sung one verse, she said to Spot, "We have heard the birds raise their songs, or carols. We've seen the morning light, and the lilies. I wonder what we might hear rustling in the grass. Let's listen."

Spot jumped down from the stump and curled up at Carolyn's feet. Both were very still. A slight sound made Carolyn turn her head quietly enough to see a chipmunk peer at her with bright, beady eyes. Then he was gone! A grasshopper jumped out of the grass to the stump. Bees hummed about the flowers.

For a long time Carolyn did not see or hear anything else. Then she began to be conscious of a new sound. She listened intently. The steady roar and hum began to sound familiar. What could it be?

"Spot," Carolyn said finally, "do you suppose we are hearing the river, way up here? I never heard it before. But maybe I never listened for it up here before. Yes, I'm sure it is the river."

Carolyn began to sing "This Is My Father's World" once again, but she paused and said, "I've always wondered what the 'music of the spheres' sounded like. I must have heard it today."



## FOR FAMILY WORSHIP

### Call to Worship:

Every beast of the forest is mine,  
the cattle on a thousand hills.  
I know all the birds of the air,  
and all that moves in the field is  
mine.  
If I were hungry, I would not tell  
you;  
for the world and all that is in it  
is mine.

—Psalm 50:10-12.

**Song:** Use your family's favorite song that tells about God's world, or choose one of the following: "All Things Bright and Beautiful," Primary Pupil's Book, Year Two, Spring Quarter, page 6; "For the Beauty of the Earth," Primary Pupil's Book, Year Three, Summer Quarter, page 6; "God Made Us a Beautiful World," Primary Pupil's Book, Year Three, Summer Quarter, page 18; "The Spacious Firmament on High," Junior Pupil's Book, Year Three, Summer Quarter, page 18.

**Scripture Reading:** Choose one of the following passages: Psalm 8; 19:1-6; 136:1-9.

**Meditation:** Use your own meditation based on the scripture passage read, or on the ideas suggested in song or poetry; or discuss the things each member of the family appreciates in God's world, list them, then express praise and gratitude for them. Your list may look something like the one under the heading, "Things I Appreciate in God's World," found on this page.

**Song:** Choose another from the list given above.

**Poem:** Use one of the poems on this page, or choose from the following: "Thank You, Father," Primary Pupil's Book, Year One, Fall Quarter, page 22; "God Made Us a Beautiful World," Primary Pupil's Book, Year One, Summer Quarter, page 41; "I Love God's Tiny Creatures," Primary Pupil's Book, Year Two, Spring Quarter, page 5; "God Is Near," Primary Pupil's Book, Year Three, Fall Quarter, page 18; "A Poem About

God," Junior Pupil's Book, Year Three, Winter Quarter, page 7; "In the Beginning," Junior Pupil's Book, Year Three, Summer Quarter, page 3; "In Summer Fields," Junior Pupil's Book, Year Three, Summer Quarter, page 6.

**Prayer:** Dear God, our Father, thank you for all the good and beautiful things you have planned for the world, and for the comfort and well-being they give to us. Help me to see them as evidences of your loving care of me. Amen.

## Things I Appreciate In God's World

### Skies

for light of sun, stars, moon  
for clouds that give moisture and shadows  
for sunsets that are beautiful and remind us of God

### Mountains

for minerals  
for watersheds  
for beauty

### Trees

for beauty  
for food  
for shade and comfort to man and animals

### Vegetation

for food that builds strong bodies, alert minds, and courageous wills  
for influencing temperatures  
for holding soil  
for material for clothing

### Water

for giving life to man, beast, and vegetation  
for transportation  
for aiding industry

## God and a Seed

You plant a seed  
So small and round,  
And soon a plant  
Comes through the ground.

The plant is God's,  
Because you know  
That only He  
Could make it grow.

—Florence Pedigo Jansson

## Wonderful World

Wonderful world, with skies of blue,  
Wonderful world—I'm in love with you!

Wonderful world, so wide and grand,

I love the seas around your land!  
I love the lakes as smooth as glass;  
The towns and parks through which we pass.

I love the schools where children go,

The brooks and streams that swiftly flow.

I love the folks I chance to meet,  
And all the people on our street.

I love the birds that nest and sing;  
Winter is fun, and so is spring!  
I love my home, my dog, and bike;  
The pool where I swim, the trail where I hike.

I love the roads, the woods, and beach,

And all of the world that my eye can reach.

I love the clouds, the sun, and shade

And all of the earth our Father made.

—Nona Keen Duffy

## Seeing God

I see God in the morning,  
When dew bepearls the ground;  
When birds their praise are singing  
For blessings that abound.

I see God in the noontide  
When day is at its height,  
And toiling men and creatures  
Thank Him for warmth and light.

I see God in the evening  
When sunset paints the west,  
And all the earth's small creatures  
Are going to their rest.

I see God in the nighttime  
When stars light up the sky;  
My heart is glad and thankful  
That He is always nigh.

—Jessie B. Carlson



# Budgeting for

by R. LOFTON HUDSON

**M**ANY people withdraw from the word "budget" as though it were the atomic bomb itself. But call it what you will, some sort of financial formula must operate and exist in every household. That is, if it hopes to pay its bills and come out a little better than even.

Why is it that the word "budget" has such an unpleasant ring to our ears? It surely cannot be that irksome. Too many individuals have the feeling that a budget is a policeman who watches over their economic difficulties. Who of us does not find it difficult to submit to a higher authority.

One author refers to the budget as a distributing agent. He says that it is like a dam. It holds the undirected flow of the river in order to turn the waters into channels that supply power generators, so that electric current may be provided as needs arise. It should be considered as a plan for obtaining what is wanted, rather than something completely negative—a restriction on spending.

## The Trouble with Most Budgets

Most family budgets are too rigid. Expenses for those unforeseen emergencies are bound to creep in, and incomes are subject to change. When there is a lack of flexibility in the family budget, even the most diligent efforts can be discouraged.

There are other difficulties. There is the thought that "it cramps my style for forcing me to make unpleasant sacrifices." Budgets requiring hours of book work, insisting on accounting for every penny *are* too much trouble. They need not make mountains out of mole hills. Make the system simple. The simpler, the better.

## What a Budget Can Do

*The effective budget will free rather than bind. It will stimulate, rather than depress. It will en-*

courage the budgeter to study closely the economic values of all purchases in order that he might get the most for his money.

Every one of us is a steward of his money—even the nine-tenths which we claim to be *our very own*.

Take the financial ostrich. He thinks he will have more money to spend if he keeps no records. He has not yet acquired an attitude of maturity toward the family finances. In such a case the budget may help restrain the extravagant spender.

Budgeting helps the family *choose an adequate standard of living*. Show me a man who is a good steward of his money, and I will show you a man with deep religious convictions.

"Keeping up with the Joneses" has proved fatal in many families. It happens every day. The mighty dollar is their god; living completely beyond their means is a part of "living." So many of us are too optimistic about our future paying ability. Life is too short to be so positive about the future. We are prone to pray and then expect a windfall! There is no excuse for ignoring the actual "take-home pay." As a result, again, the budget helps keep the scale of living within the actual earnings of the breadwinner.

## Budgeting a Mirror of Values

With growing children in the family a sane standard of living is essential. Common sense is the salt that makes the family budget palatable. An extremely high standard of living for the children in most families is unfair, for it may cause them to feel, as they grow into adulthood, that the world owes them a living.

Then comes the inevitable day of a financial crisis. Take the Roberts family, for example. Mr. Roberts has done his best to keep up with his "financially comfortable" neighbors. He has always lived beyond his income. He has always seen that his two children had their every wish granted, and consequently, they cultivated the attitude that all these things come automatically. Then an aged parent had to be taken care of and placed in a rest home. The children no longer received all these material things, which were a part of their life in the past. The family has been forced to cut down on every phase of spending.

Few children find making the adjustment to a

**Study Article and Guide  
for Parents' Groups**



# Better Family Living

higher standard of living difficult; but these youngsters will have tremendous difficulty in adjusting to a lower standard of living. Seeing them wallow in bewilderment, indirection, and self-pity is not a very pretty sight. Families whose incomes are limited may be forced to deny their children many helpful advantages; but there is not a one who cannot avoid crippling a child with a dependence on nonessentials that may later cause some personality maladjustment.

Proper budgeting could have eliminated this situation. Even now, however, good budgeting may be the salvation to this family problem. The budget of the family is its mirror of values.

## Intelligent Spending

Bigelow states that a budget "is not a classified system of household accounts. It is not a hard-and-fast list of predetermined expenditures, an ironclad arrangement allowing for no variation or flexibility in the use of income. The family budget is a spending plan. It is a tentative estimate of the family's income and the family's expenditures for a realistic list of items. It is a guide to intelligent spending."<sup>1</sup>

We speak of intelligent spending. From the way the average American family uses its income we can generally tell what it holds dear or cheap. It spends

<sup>1</sup>Howard F. Bigelow (Philadelphia: J. B. Lippincott Co., 1936), p. 341.

**Contrary to popular belief, a budget is not supposed to bind a family into a rigid pattern. The effective budget allows room for the unexpected expenses which occur in any family.**



erb



one per cent of its total income for reading matter, two per cent for tobacco, two per cent for personal care. The Bible teaches that ten per cent, the tithe, is the amount God expects us to return to him. The average American family, however, gives only one per cent to the church, while ten per cent goes for car maintenance.

How can a family be happy by cheating God in this way? The happiest moments a family can experience are when each member brings his offering to church on Sunday morning.

### A Family Problem

*The budget is a family problem.* Each family is entitled to its own set of values, provided that they are within the realm of reality. Now is the time to call for a family consultation. It is a good idea to

take the children into this coalition. Personal spending money is an arithmetic lesson in terms of what an allowance will pay for; and, certainly, being treated as equals in a family discussion can help the youngsters understand where all the money goes. They have a right to know how it is spent. They have a right to decide how it *will be* spent. They should have a voice in the family government. This is a good time to show them how a simple budget is made from scratch.

The first step is to estimate the annual income of the family. Now for obvious reasons it is better to underestimate the income unless there should be a fixed salary.

The next step is to estimate the probable monthly expenditures. Now the budget is beginning to take form. The average budget can be broken down into

(Continued on next page)

# Study Guide

for  
"BUDGETING  
FOR BETTER  
FAMILY  
LIVING"

## II. The Session

1. As each individual arrives, give him time to glance over the mimeographed sheet (outline) which you have prepared and placed on their chairs. In the long run this will save time. The outline will refresh their memories, and perhaps new questions may arise in their minds as the sheets are being read.

2. The leader should then go over the article on budgeting with her group, emphasizing the high points. Questions and discussion, of course, will follow later. Make the subject stimulating. Budgeting and finances are a problem, which all of us face, regardless of the amount of our income.

3. There will be those present who do not have a budget. Some of these do not have one because they do not know how to set it up; others, because they have tried one method and have given it up because it was unsatisfactory.

The leader must impress upon the members that there is no standard budget or no distribution of income that will automatically fit every couple's needs. We know that published materials help, but they cannot solve a couple's problem. One writer has said that to expect them to do so would be the same as "expecting every man to wear the same sized mail-order suit."

4. Write on the blackboard these suggested classifications—those present may want to make some changes or additions—for the average family budget: (1) Food, (2) Home, (3) Clothing, (4) Personal Allowances, (5) Transportation (including the upkeep of the family car), (6) Insurance, Taxes and Savings, (7) Miscellaneous Fund, and (8) Church and Charities. Suggest that they copy these phases of budgeting. Remind them that a simple budget is an effective budget. After they become adjusted to the habit of budgeting, these classifications may be broken down still

(Continued on page 28)

### I. The Leader's Preparation for the Meeting:

1. Read carefully the article "Budgeting for Better Family Living," which will be the basis for the discussion at this meeting. If at all possible, see that each family receives a copy of *Hearthstone*, or the article, in advance of the meeting. This will enable each parent to study the article and come to the meeting with the subject material well in mind.

2. Visit the public library. Your librarian will be happy to help you with your research material on budgeting. For current literature and periodicals it would be well to refer to topics on budget, home economics, money, finance, home, and family found in the *Reader's Guide*. This volume is found in every public library and will be your right hand in developing this program. Also, in the card file in the library you may check out a few pertinent books on sociology and the family.

There are always small sections on budgeting. Read some of these carefully. Such books may be placed on display the evening of the meeting.

3. Read carefully the chapter entitled "The Use of Money and Leisure Time," found in Bowman's book, *Marriage for Moderns*, published by the McGraw Hill Book Company in 1948. This is well written and contains vital material which will assist the leader in preparation.

4. An outline of the discussion for the evening should be mimeographed. Place a copy on each chair prior to the meeting time.

5. Be sure that the meeting room is well-ventilated. Check to see that there is a good blackboard, chalk, and eraser. These are essential to many phases of good teaching.

6. If there is an expert on this subject in your church or community, talk with him and then ask him to be present at the meeting. (See No. 7 under "The Session.")



numerous classifications. For the sake of simplicity—because that is what we want—let us suggest the following classifications: (1) Food, (2) Home, (3) Clothing, (4) Personal Allowances, (5) Transportation (including the family car), (6) Insurance, Taxes, and Savings, (7) Miscellaneous Fund (recreation and other items), (8) Church and Charities. With such categories as these leaks can be avoided in the budget. Remember, a simplified budget such as this one is elastic enough so that changes can be made in emergencies. And emergencies *will* occur. Even mathematicians allow for “the variable factor,” and this crops up in family finances just as surely as it does in any other formula.

Now total the amounts that you think are necessary in each of these divisions (naturally, there may be more if you wish). Compare the estimated income

with the total income. There are only two possible solutions should the expenditures prove more than the estimated income. One, you could automatically reduce the allotments to each division yourself. On the surface that is the most simple and is the least trouble. Two, call a family conference, as has already been suggested.

One of our railroad magnates has summed up this whole subject of good budgeting by saying: “Spend a dollar over your annual income, and you’re on the road to the poorhouse; save a dollar from the same income, and you’re on the way to success and happiness.” This is as easy to comprehend as adding two and two; but it is as difficult to put into practice as writing the Constitution of the United States on the head of a pin!

Remember, though, it *can* be done!

## BIBLEGRAM

by Hilda E. Allen

Guess the words defined below and write them over their numbered dashes. Then transfer each letter to the correspondingly numbered square in the pattern. The colored squares indicate word endings.

Reading from left to right, you will find that the filled pattern contains a selected quotation from the Bible.

A A Grown-up gosling	69 14 23 42 110
B First word of the Fifth Commandment	104 44 119 71 47
C Color of the sunflower	90 80 2 30 82 43
D Brushing sound, like a silk skirt in motion	56 31 25 76 115
E A dwelling or abiding place	123 57 36 63 111
F Slender, or frail	4 35 53 94 11 51
G Not right	106 72 48 77 20
H House for a clam or an oyster	60 18 41 101 13
I Stockings	66 33 93 125
J Inhale and exhale	8 27 3 34 17 91 38
K Once more	78 55 89 67 45
L One sixtieth of an hour	117 73 54 49 103 62
M Employed	107 92 83 59 39
N Serious, or devout	5 21 102 84 79 126
O A gathered strip of cloth, or a frill	87 75 24 99 58 118

P Screamed	98 12 109 70 65 46
Q Birthplace of Jesus	1 29 10 52 95 9 32 6 88
R Full of courage	64 15 28 85 105
S Many times	96 81 114 86 37
T To sail upward	61 108 112 97
U To make sad or gloomy	50 120 7 22 19 121
V Girls	124 116 100 16 68
W Openings into rooms	122 40 74 113 26

(Solution on page 30)

1	2	3	4	5	6	7		8	9		10
11	12		13	14	15	16		17	18	19	
20	21	22		23	24		25	26	27	28	29
30		31	32	33		34	35	36	37	38	
39	40	41	42		43	44	45	46	47	48	49
50		51	52	53	54	55	56		57	58	59
60	61	62	63		64	65		66	67	68	
69	70	71	72	73	74	75	76		77	78	79
80		81	82	83		84	85	86	87		88
89	90		91	92	93		94	95	96	97	98
	99	100	101	102		103	104	105		106	107
108	109	110		111	112	113	114	115		116	117
118	119		120	121	122		123	124	125	126	



## DADS ARE IMPORTANT, TOO

### Theodore Roosevelt as a Father

(Continued from page 2)

Theodore Roosevelt was a hero in his own home. He was more than a leader of men and armies. He was a leader of a gang, the White House Gang, made up of his own youngsters and their playmates. Even as the President, he never lost his enthusiasm for them. "Please TR," as they called him, "we want to show you we can run faster than you." Down the great corridors of the White House he hurtled the obstacles or played hide and go seek, darting in and out of the dark corners. But he seldom refused, especially if it were a hike or scramble through Washington's Rock Creek Park. He wrote to the parents of two of the boys, "I don't think they saw anything incongruous in the President's getting as bedaubed with mud as they got or in his wiggling and clambering around the jutting rocks. Whenever any of them beat me, they triumphed over me as if I had been a rival of his own age."

When his daughter Ethel had her birthday, one summer while at Sagamore Hill, she insisted that her father take part in the romp in the old barn. "Of course, I had not the heart to refuse. I felt it rather odd for a stout, elderly President to be bouncing over hayracks in competition with a midget only nine years old. . . . It was really great fun."

It was always great fun, this companionship with his youngsters. It was never boring or forced. They were not shunted off on a side rail but were allowed on the mainline. Whether he was entertaining his best friend, Jacob Riis, or Count Speck von Sternberg or Secretary Root, his children were treated with respect.

His sons trailed around him whenever they could, even wandering into his room when he dressed for dinner. Though his hands might be busy tying his ascot, he had a habit of bursting forth into poetry. He loved heroic poems and dramatic ones—*Macbeth*, Longfellow, *Saga of Olaf*, Lowell's *Ship of State*. He challenged his children to learn them.

His frank, courageous handling of the boys gave their mother, Edith, a remarkable insight into boyish behavior. She once said of Quentin after one of his frequent pranks, "What a fine bad boy." He, in turn, touched by her understanding of what freedom of action meant to a boy, said, "When Mother was a little girl, she must have been a boy."

Sometimes she was shocked for the moment at an expression which a child used. She was telling little

Ted about the cuckoo and the cruelty of his habits, how the mother cuckoo lays her eggs in another bird's nest after pushing the babies over the side. "How hateful!" cried Ted, "I'll take my sword and thrust him through." She couldn't imagine where he got such a vehement expression. When Father Theodore heard the story, he chuckled. He knew.

It was natural for his children to speak violently against those who were wrong. His kindness to them when they were in trouble had taught them to defend the weaker ones. Hadn't they often heard their hero repeat the Bible verse, "Do justly and love mercy and walk humbly before your God?"

Religion wasn't so much thou shalt not as thou shalt. It was a heritage from their parents. Going to church together was part of family life just as having fun together was. Both were real to them in everyday living. Their father one day overheard an amusing dialogue between Kermit and Ethel. They were reading aloud the Bible lesson about Joseph, how he had repeated his dream to his brothers, said how irate it had made them. Kermit said, "I think that was very foolish of Joseph." Ethel chimed in with, "So do I, and I don't understand how he could have done it." Kermit, after a pause, said, "I guess he was simple like Jane in the *Gollywogs*," which they had recently read.

This astute man of genius, noted for his muscular Christianity in the interest of the welfare of the state, was equally active in every phase of his children's lives. He did not depend entirely on the church for their religious education, nor did he expect Mother Edith, alone, to guide them into Christian experiences. Even though he seemed to be in a hurry as he strode through the days, the tails of his frock coat flying out, he always had time to teach a Bible verse, to read a sacred story, and to point the way to truth and honesty. He often said when one of the children hesitated to admit his wrongdoing, "The truth, the truth, be quicker with the truth."

He did not depend on society or the law to correct his youngsters. He had his eyes and ears wide open to their behavior and took speedy action when necessary. One evening, rushing along the corridors of the White House, he noticed Andrew Jackson's portrait covered with a strange design. On examination he discovered that they were spitballs. Like a thunderbolt he went to the big room where Quentin and his

(Continued on page 28)



you can

afford

a

vacation

(Continued from page 12)

feasting on the beauties of nature, we visited museums and attended free, illustrated lectures. We visited a jade shop, saw how exquisite jade jewelry is made, and weren't unhappy because we couldn't buy a lovely necklace. We browsed through the House of Wu, admired the intricate works of Chinese art, and bought only a box of jasmine tea to send to Grandma.

We usually slept very comfortably. We limited ourselves on the amount we could pay for a hotel room or tourist cabin, and stayed within that limit. We often got one room with two double beds, another concession from Bill, who just can't sleep with anyone. He not only found that he could, but he did. He and Tommy didn't fight over the covers, at least not too much. The first two nights we stopped early enough to get comfortable quarters within our budget. The third night we arrived at eleven o'clock at Fishing Bridge in Yellowstone Park, only to be told that all the cabins were gone. We didn't try the hotels. We drove into one of the camping areas, the boys spread out their ground cloths, unrolled their sleeping bags, and slept like logs with the bears for company. Bob and I slept in the car.

The second night in the park we were at Mammoth. We stopped very early, located a delightful camping area, and the boys applied their Boy Scout knowledge in building a dandy fireplace. Then they gathered wood and strung a rope between two trees for my inevitable wash (one concession I would not make). There I found I could sleep in a sleeping bag. Bob and the boys showed me how to fluff it up properly so it would be perfectly insulated, and we didn't get one bit cold.

Thus, we saw the wonders and beauties of Yellowstone. We took lots of pictures, and most of them were good. We bought only folders, picture postcards, and guide books for souvenirs. We went on no expensive tours. When we viewed the majesty of Opal Terrace, the mystery of Dragon's Mouth, the awesomeness of Mud Volcano, and the wonder of Old Faithful, we were doubly glad that we didn't wait until we could afford it to take a vacation.

I can't think of the Tetons without thinking of my second night in a sleeping bag. We had driven too late to find a cabin; so at ten o'clock we spread out our ground cloths and crawled into our sleeping bags. Sometime between midnight and morning I decided I didn't have mine fluffed out properly, as

I was shivering and shaking. I considered trying to go to the car, but being afraid I'd freeze on the way, I decided against it.

At daybreak when I mustered courage to peep out, all I could see of my family were three red noses. Frost covered the sleeping bags! No wonder we were cold. The next time we will take along extra ground cloths for cover for just such an emergency.

But it was worth any number of cold nights to view the glory of the Tetons through the picture window of the little log Church of the Transfiguration, just north of Jackson Hole, Wyoming.

From Jackson Hole we went to Salt Lake City, Utah. Here we found a medium priced hotel, with a nice clean room, two big double beds, and a bathroom down the hall!

Salt Lake City was wonderful! We thoroughly enjoyed our tour of the Mormon Temple Square, the Great Salt Lake, the copper mines, and many monuments dear to the hearts of the Latter Day Saints. We left Salt Lake City with new respect, admiration, and understanding of these hardy people.

Then we went to Denver, Colorado, where we found a homey clean old hotel with our requirements as to beds and price. Our room was huge and had two oversized brass beds like Grandmother used to have. They had the nicest room clerk and an elevator that we operated ourselves. Bathroom down the hall.

**It's a fact:**

**The word "macaroni" literally means "how very dear."**

One of the most interesting attractions in Denver was the Red Rocks Theatre, made of natural red rock, as its name implied. We attended a lovely concert there.

A trip to Denver would have been wasted, had we not visited the Colorado School of Mines at Golden, where Bill hopes some day to receive a degree. Then, after excursions through a gold mine, the United States Mint, the state Capitol, and the modern municipal center, we reluctantly left Denver. We came home by way of Colorado Springs, where we saw the cliff dwellings.

The last night out we decided to drive late and splurge on two hotel rooms, complete with bath and twin beds, as we were almost home and still had some money. We drove *too* late, couldn't find a room or cabin at any price, and spent the night comfortably coiled in our sleeping bags in a Kansas wheat field.

We arrived home, eleven days after we left, rested, refreshed, and thrilled with all we had seen. We had a family trip that wasn't expensive, and we were all four ready to meet with enthusiasm the responsibilities of home, school, and business.

We will always be thankful that we didn't wait until we could afford it to take this family vacation.



## ● Dads Are Important, Too

(Continued from page 26)

gang, who were spending the night, were asleep. TR pulled the covers off his son without the slightest explanation and disappeared from the room with him. When Quentin came back, he had a subdued look and explained that he personally had taken every spitball from President Jackson's portrait. The next day TR summoned them all before him. While he was lecturing on the proper conduct of little gentlemen, an usher came with a message. The President curtly said, "Later, later. Tell him I am dispensing justice." The punishment was that the Gang was not to play together for a whole week.

He did not depend on the school, however good it was, to provide all the education. Continually through letters to the sons away at school, he discussed their reading. Often there were comments on the characters of Thackeray, Dickens, or Scott. He wrote Ted that if he felt he was old enough to care for a good history of the American Revolution, he would send him the one he valued most. It was a gift from the author, Sir George Trevelyan. Because Theodore Roosevelt observed everybody and everything, he enriched his children's lives and taught them an awareness. The philosophy he gave them was, "If something serves a worth-while purpose, nothing is too much trouble. If it has nothing to add, discard it."

It wasn't just when they were little

that he was leader of his gang. He progressively acquainted himself with his children—their experiences, their friends, their mental pace. Even in the midst of his work on a message to Congress, he interrupted himself to write his weekly letters to his sons. Some of his letters he called preaching letters. He warned against too much prowess in athletics and the time taken from serious studies. To Kermit he wrote, "I would rather have you show true manliness of character than show either intellectual or physical prowess; and I believe you and Ted both bid fair to develop just such character."

Supreme faith in their integrity urged the sons to do their utmost. When they all went to the world wars, Mother Edith said, "You can't raise your sons like eagles and expect them to live like sparrows." Quentin, the youngest, a lieutenant of aviation, was killed in an air battle. Ted, as a general, went before his men into danger. Kermit and Archibald were majors. In peace time they carried on their father's interests in public life. Ted held many offices. Kermit and Ted were authors and explorers. They all brought honor to the great name of Roosevelt.

In *Theodore Roosevelt's Letters to His Children* he left a heritage for today's fathers. He himself felt the importance of these epistles for the future American dads. He said to his biographer, "I would rather have my letters to my children published than anything ever written about me."

Years ago while on a "scramble" through the park, a member of the White House Gang expressed the feeling of his generation and of ours. On this occasion General Leonard Wood accompanied TR and the boys. In crossing Rock Creek the President, attempting to steady a child, fell off a slippery log. "As I emerged from the water," he said, "I discovered General Wood's son attributed to me the paternity of all of those not of his own family. I heard the little Wood boy calling frantically to the General 'Oh! Oh! The father of all the children fell into the creek.'"

## BIBLE BOOK

## OF THE MONTH



The Bible book for the month of June is 2 Corinthians. This part of Paul's correspondence with the Corinthian church gives us additional material of great worth. (1) Note the stewardship teaching in the letter which is among the richest in the New Testament. (2) What does the letter reveal of Paul's character?

## ● Study Guide

(Continued from page 24)

further if they so desire. (See the section on "A Family Problem" in the study article which accompanies the guide.)

5. Ask for comments from those who have already adopted a budget for their family. These people may or may not be asked ahead of time. Sometimes spontaneous answers are the most acceptable.

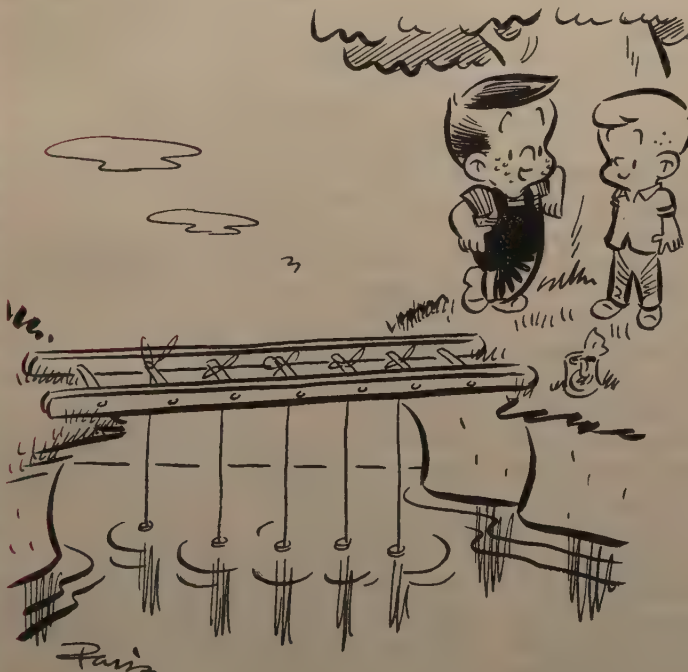
6. Some questions which the leader may propose are the following:

- How successful has your budget been?
- Why did you adopt one?
- Where have you found it the most difficult to keep?
- Are the children of your family included when the budget is discussed? Are they allowed to express themselves? Has this been worth while? In what ways has this led to better harmony with the family unit?
- How much of a part should religion play in the family finances?
- In what way does the parable of the stewards have a direct bearing on family finances?

7. A section of the program could be presented in the form of a panel discussion.

(Continued on page 30)

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"Beats fooling with a lot of lines."





# Family Counselor

**I** WANT to ask you how you feel about tithing. My husband is a minister and a very conscientious one. Before we had our family of three children I agreed with him in setting aside a tenth of our income each month. By the time the last child arrived, we found it difficult to make ends meet. Prices went up but not our salary accordingly. We had to borrow money from the local bank and also from our insurance policies, in order to meet expenses.

At that time my health was poor and I needed help with the household duties but we could not afford it. For years I never had a new dress, just hand-me-downs from the relatives, and never a new hat. However, never once did we omit or cut down on the tithe. Our salary has increased during the past few years and we are paying back a little each month the loan from the bank.

My husband is very firm in his belief that the tithe must be paid. I would like to take a little out of the tithe at times and buy something for the children when they need it, perhaps a pair of shoes, or maybe we could pay for some of the gasoline we use when calling on the members of the congregation. However, if I did anything like this it would have to be done in secret, for my husband would not approve and there would be tension in the home. And, too, if I did such a thing I would feel guilty as we have always been "above board" about everything, and yet I feel that spending the tithe (part at least) on our own would not be wrong. What can I do?

**L**ET ME express appreciation for the mature way in which you are trying to face this difference of opinion with your husband. You are aware, I am sure, that there are many people who would agree with him that a Christian has a responsibility always to tithe, regardless of one's financial status. On the other hand, you will find an equally large number who agree with you, that whereas the tithe does suggest an amount most families can give and is a good guide, there are circumstances in which a tithe should not be expected, just as there are other situations in which much more than a tithe should be given. Those who feel this way would have genuine sympathy for the predicament in which you find yourself.

Let me suggest, however, that the problem you are facing is not so much that of determining whether you or your husband is right, as it is to discover if some effective solution may not be reached by you and your husband that will maintain the integrity of each and yet permit a happier situation in your own household. If this is impossible, your problem then becomes that of adjusting as best you can to a situation that quite naturally disturbs you.

Perhaps the first step in facing this situation is to put yourself in your husband's position so that you may understand better, emotionally as well as intellectually, the reasons for his rigid attitude toward the tithe. For example, he may fear that if you do not give a tithe until you feel you can afford it, you may never give a tenth of your income.

In your letter you make a suggestion that has considerable merit. It would seem that the expenses that are incurred specifically in connection with the parish responsibilities and not for personal or family pleasure, might quite properly be subtracted from the gross income before taking out the tithe. The gasoline used for calling that you mention, is a case in point. It will not always be easy, of course, to make a clear-cut distinction between parish and family expenses, but there should be a few areas, at least, in which the distinction is quite apparent. It may be that your husband would agree to some such plan and thus release a bit more of the income for your essential needs without violating the basic principle of the tithe. Another possibility is to go over your expenditures carefully to see if there are any that are not now placed under the tithe that might properly be taken out of the tithe.

If your husband feels that he cannot conscientiously make even the slight adjustments suggested above, adjust as gracefully as you can to the continuance of the present system and look for other ways by which you may secure enough to meet your essential needs. This will not be easy, I realize, but it is better to accept the situation than to be in a constant state of tension because of it.

*Donald M. Maynard*



## ● Study Guide

(Continued from page 28)

cussion. If an expert has been asked and is present, he may assist in this panel.

8. Before closing the meeting with prayer, the leader should emphasize that there are three universal points on successful budgeting. They are (1) that all fixed and regular expenses must be met regularly; (2) budgets must be so set up that they must leave room for emergencies; and (3) they should allow for some type of savings.

Experts in the field of budgeting have said that an amount equal to what you normally spend in from one to three months is a basis for a safe umbrella in case of a sudden rain.

## ● What Can You Do Best?

(Continued from page 11)

to God and society through your work. If a careful and honest analysis of your talents and abilities does not indicate that your aptitudes lie in the direction of medicine or preaching, you certainly should not try to enter one of these or some other profession simply because you want the money, recognition, position, and prestige that goes with them. God really wants you to use the talents you have rather than attempt to do something that calls for talents you do not have.

Perhaps your abilities and interests indicate some other line of work. Maybe you are best qualified to enter the sales or the advertising field. Maybe your aptitudes suggest that you should become a machinist or an automobile mechanic. You may still measure up to the expectations God has for your life through such work.

Because God is interested in all persons, he wants them to love one another as they love themselves. Any work can become a Christian work if it can be done through Christian motives. The world would be a far more wholesome place in which to live, for instance, if there were more automobile mechanics who were sincerely interested in serving the persons who brought automobiles in for repairs rather than just being concerned about how long they can make a job last and how much money they can get for it. You know this, and you know that once you have selected a vocation for which you have definite aptitude and in which there are possibilities of serving God and man, then you must go about your work as a Christian. This means that you will treat fellow workers, and other persons with whom you must deal, with kindness and consideration. It means that your language on the job will be quiet and Christian. It means that you will do an honest piece of work. If you choose a job that makes it possible for you to serve God and others, and if you go at it with Christian attitudes, then

your work will be as much a Christian vocation as any other.

Having completed your errand and said, "Hi" to your friends, you leave the drugstore. You know that Don, Kay, Frieda, and Ralph are still talking seriously about the problem of choosing a vocation, and you, too, are thinking deeply about it. "What can you do best?" Perhaps there are any number of possible answers. If you study the question carefully and prayerfully, and if you seek to learn and follow God's will in the matter, the chances are that you will be able to select an occupation that uses your abilities fully, that you will do the very best in that occupation that you can possibly do, and that you will seek in all ways, both on the job and off, to be a servant of Christ. Then yours will be a Christian vocation.

## ● Let Your Children Teach You To Love All God's Children

(Continued from page 13)

"I'm sure he will, Philip, to bring someone, somewhere, a very special happiness."

Heavenly Father: Create in me a clean heart and renew a right spirit within me that I may remember that we are all your children. It makes no difference what our race or creed. May I become a better example of brotherly love to my children. Amen.

*It's a fact:*

*A "columbine"*

*is literally a "dove" flower*

## ● The Hawks and the Hummingbirds

(Continued from page 18)

up all night, every night. The hawks will drive the ruby-throated birds away. They are not fighters. If only the blue-throated ones would get here!"

The next day Johnny heard an even louder commotion in the garden. He raced out of the house to find Red Eagle in a furious battle with a hawk which had evidently attacked two ruby-throated hummingbirds who had been using one of the syrup feeders installed in the garden. The hummingbirds were lying dead near the scene of the fight.

Johnny picked up a stick and helped Red Eagle chase the hawk away. The boy gave the dog an extra big bone as a reward for his good work, and buried the two birds. He knew how much his parents depended on the pretty little creatures to add interest to the resort.

"If only the blue-throated hummingbirds would come!" he said to Red Eagle.

"Red Eagle can't stay up all night either," Johnny told his father.

People began to arrive at the resort for the summer weeks. They asked about the blue-throated hummingbirds the very first thing. All the time old Red Eagle watched the sky anxiously.

Johnny was awakened very early one morning by the sound of Red Eagle's barking and more noise made by birds than he ever had heard before. He ran to the window of his room. Five hawks were flying over the garden and the chicken yard. They were being fiercely attacked by a blue cloud of hummingbirds.

"The blue-throated hummingbirds!" cried Johnny. "Mom! Dad! Wake up!"

The little creatures flew at the bigger birds again and again. One hawk had a chicken in its grasp and had almost succeeded in getting away but had to drop the fowl because of the attack made by the smaller birds. There were a great many of them, and they kept close together.

Johnny dressed hurriedly and ran outside where he watched the battle gradually turn into a complete hummingbird victory. Not one chicken had been carried away. Not one syrup feeder had been touched by the hawks.

"They won't come back now," said Johnny's father. "This time I'm sure. I was counting on the blue-throated hummingbirds living up to their reputation of being fighters."

"We can all sleep soundly, now that the blue-throated hummingbirds are here," said Johnny with a smile.

Red Eagle looked knowingly from one to the other, and waved his tail in agreement!

## Biblegram Solution

(Biblegram on page 25)

Blessed be the LORD, the God of Israel, who alone does wondrous things. Blessed be his glorious name for ever; may his glory fill the whole earth. Amen and Amen. (Psalm 72:18-19).

### The Words

A Goose	L Minute
B Honor	M Hired
C Yellow	N Solemn
D Swish	O Ruffle
E Abode	P Yelled
F Slight	Q Bethlehem
G Wrong	R Brave
H Shell	S Often
I Hose	T Soar
J Breathe	U Sadden
K Again	V Maids

W Doors



# BOOKS

## for the Hearthside

### For Children

Good religious books for nursery children are hard to find. A new one by Mary Edna Lloyd, **Jesus, the Children's Friend** (Abingdon Press, 1955, unpagged, price, \$1.00), tells in clear, simple language the story of Jesus and the children. The attractive end papers and the clear drawings both in black and white and in color, by Grace Paull, will add to the nursery child's pleasure of this book.

Adult workers with children are continually watching for stories that may be used as resource material. **Children's Sermons in Stories**, by Julius Fischbach (Abingdon Press, 1955, 127 pages, price, \$2.00), is a collection of stories that Dr. Fischbach has told to the children of the First Baptist Church in Lansing, Michigan, in his weekly messages to them. Each story contains the basic truths of his sermon to the adult congregation. These stories may be used in many ways with juniors.

**Rain or Shine Things to Make**, by Rita N. Oliver (Harcourt, Brace, and Co., 56 pages, price, \$2.50). A collection of things to make out of paper, buttons, clothespins, and other everyday materials. There is a full-page photograph showing each finished object. The directions are clear

and easy to follow. The book might have a wider appeal if more of the things could be used or played with after they are made, but it does furnish ideas when primary children ask, "What can I do?"

### For Youth

**Operation ABC**, by James L. Summers (The Westminster Press, 188 pages, price \$2.75)

Tom Roerdan, high school senior, has everything (or so everyone thinks)—looks, personality, charm, and cleverness.

But Tom has a problem—a deep-seated one, which, for years, he has tried desperately and with a certain amount of success, to conceal. Then three people discover the secret: a teacher, as a result of a thorough, painstaking search through his school records; his girl friend, Joan Hewitt, because he tells her; and Joan's freshman brother, because he happened to be observant in study hall.

Tom realizes that when he goes to college, he will not be able to ignore his problem. Then, fortunately for him, some people set him on the right road.

Teen-age boys especially will enjoy this cleverly written book.

**Listen for the Thrush**, by Mary Elizabeth Osborn (The Westminster Press, 188 pages, price, \$3.00)

Amy Dunton is a quiet, sensitive, and lonely girl who lives with her parents in a village in the Catskill Mountains. Her mother and Aunt Thaya, her mother's twin sister, have an unbreakable intimacy between them which excludes both Amy and her father, a gentle man who has found comfort and solace in reading.

Amy tries futilely, heartbreakingly, to sever the enchanted circle. Finally, she resigns herself to the unalterable situation.

This is a tender, exceedingly well-written story of a young girl, and the reader sees right into her heart—her feelings, desires, and frustrations.

Amy's mother's blind prejudice toward a polite, well-bred Chinese girl whom Aunt Thaya has taken into her home and Aunt Thaya's neglect of her husband because of her morbid grief over a long-dead child will cause the conscientious reader to experience feelings of indignation.

Teen-age girls will enjoy this book.

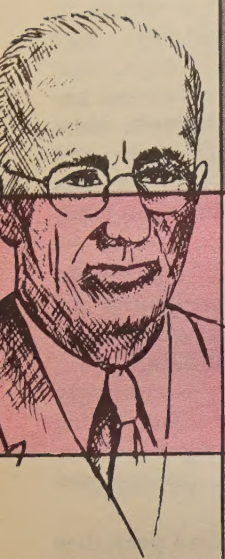
### For Adults

You can learn about your in-laws from Evelyn Mills Duvall's **In-Laws, Pro and Con** (Association Press, New York, 1954, 400 pages, price, \$3.95). Indeed, you might want to say what the little boy said about the book on horses: "This book tells me more about horses than I want to know." You might find out more about your in-laws than you bargained for.

Mrs. Duvall wields the cudgels in favor of in-laws, being one herself; as is this reviewer. She is trying to understand what people feel about them and then to show what can be done to appreciate them more. She also has some suggestions on how to be better in-laws. It is a helpful book which should be read by all in-laws and those who will become in-laws. You won't find anything else like it anywhere.



# Over the back fence



## ● One Out of Every Six Has It!

No, that is not a scarehead to warn you against "pink toothbrush." It really refers to something a little more serious than that minor calamity.

More definitely it means, one out of every six families has an alcoholic in the family. This is the considered conclusion of a recent research survey. The number seems to be increasing every year. Even if the situation were only half that bad, it would be serious enough.

Someone has pointed out that there are more alcoholics in our country than persons suffering from any other single disease. In financial loss and family disorganization, alcoholism is incomparably more serious than polio or even cancer—yet the effort to combat it is almost negligible.

Let us grant that alcoholism is a disease; but it is the only disease which is deliberately courted in a legal manner.<sup>1</sup> Nearly ten billion dollars is spent each year in our nation to cultivate the possibility of alcoholism. Many millions of dollars in advertising are spent yearly to encourage people to start on the road that fastens this disease on one out of every fourteen drinkers.

Two books of interest in this connection are *Alcoholism: Its Scope, Cause, and Treatment*, by Ruth Fox, M.D., and Peter Lyon, Random House, New York. 208 pages. \$3; and *Just One More*, by James Lamb Free, Coward-McCann, New York. 211 pages. \$3.50.

A recent article in *Better Homes and Gardens* suggests that alcohol,

<sup>1</sup>It is not yet a fully accepted fact that lung cancer is caused by cigarettes, though evidence seems to be accumulating for it.

what it is and does, is now the hush-hush subject in American homes rather than sex. The author insists that parents should tear aside the veil of secrecy and mystery that surrounds this subject and educate their children in the facts of alcoholic life.

*Hearthstone* has a study article in preparation for use by parent groups in the church that will be published in an early issue. Meanwhile, see if your library does not have one or the other of the mentioned books.

## ● Who Is the "Mostest"?

With all the publicity given to the great increase in the number of babies born each year, it is evident that the number of children under five is the most rapidly growing segment of our population. Since 1940 this group has increased by two-thirds or 66 per cent.

Which group is the second fastest increasing segment? Those over 85 years of age, whose number increased by 58.8 per cent, win the red ribbon.

While both of these fast-growing groups present a challenge and opportunity to the church, it is the latter segment which *Hearthstone* believes offers the greater challenge. This is true because it is this section of America's people which seems to get the least attention. It is only recently that we have begun to see the importance of meeting the needs of our older citizens.

A thought-provoking article in the February Issue of *Reader's Digest*<sup>2</sup> tells the story of how one man is trying to meet part of the need. His compassion and imagination resulted in developing a series of hotels which provide lodging and meals at an unbelievably low cost.

This is a challenge to the church to use a similar degree of imagination in providing for the social and spiritual needs of this important and growing period of life. These persons must not be left as "sheep without a shepherd."

<sup>2</sup>"How to Retire on \$20 a Week" by William Dutton.

macdonald






# Bake

# Your

# Bouquet

by Helen Houston Boileau



Pressing flowers is no longer the feminine indoor sport that it once was, but even moderns are wont to give way to an occasional sentimental urge to preserve a special corsage, or "love's gift of roses." With brides, of course, it is almost a tradition.

Baked flowers avoid those calamities that too often beset pressed flowers, namely, brittleness, stain, and loss of color. Difficult? Not a bit. It is actually easier to bake your bouquet than to bake biscuits!

Cover the bottom of a flat baking dish with a 1½-inch layer of sterilized white sand, purchased in any drug department. Plain beach sand will *not* do! Lay the flatter blossoms, face down, on the sand and cover with 2-inch layer of the sterilized sand. Place the filled baking dish in the oven, set the temperature as low as possible, and bake your bouquet for twelve hours. In a gas oven the mere heat from the pilot is sufficient.

At the end of the twelve hours remove the dish from the oven, and carefully pour off the sand. Pick up the flowers with fingers or tweezers, and gently remove any excess sand with a camel's hair brush.

Cut a plain piece of poster board to fit the tray or picture frame you wish to use as a mounting for your bouquet. Cover the center portion of this board with colorless craft glue or cement, then arrange the flowers on top. Since almost any arrangement seems to look quite attractive, and the colorless glue does not show when dry, this final operation does not call for great artistic genius.

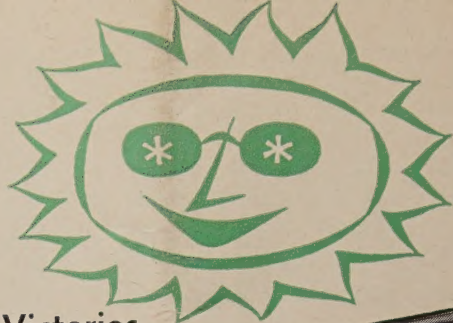
After the glue has completely dried, cover the flowers with glass, and re-assemble the tray or picture.

A bridal handkerchief or a bit of ribbon from a corsage or bouquet may be attached to the mounting before the glue and flowers are applied. This makes an attractive background, and a fine way of preserving these sentimental mementos.





# For Sunny Summer Reading—



## Claim These Victories

By J. Clyde Wheeler. A new book expressly for anyone who has ever lost faith in his fellow-man . . . for the worriers . . . for people whose problems seem bigger than other people's . . . for everyone trying to cope with doubts and fears. The author adroitly helps the reader to victory over anxiety, discouragement, an unforgiving spirit, a bad disposition, sorrow, death, etc. \$2.50

## What Are You Doing?

By G. Curtis Jones. A first-person account by forty Christian personalities. In their own words, a Yankee shortstop, a schoolteacher, a highly successful businessman and thirty-seven others explain the relationship of their occupations to an unusual Christian witness. Many of the persons are well known. All are spectacular! \$2.75

## Vocabulary of Faith

By Hampton Adams. The author believes the "language of the street" cannot carry the meaning of the gospel, so in this new book he sets about restoring to 12 words of faith all the sharpness and intensity they have lost through years of repetition. Some are: REVELATION, THE HOLY SPIRIT, GRACE, THE KINGDOM OF GOD, etc. \$2.50

## Discovering the Unshakeable

Through Psalmists' Eyes by Helen Toner. Another outstanding book by the author of "Little Prayers for Personal Poise" and "The Quest for Personal Poise." Here she helps the reader develop his inner strength and sense of direction through an exploration of 12 inspiring Psalms for this anxiety-ridden century. \$1.50

## The Mighty Beginnings

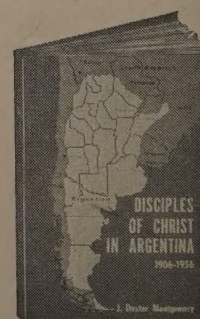
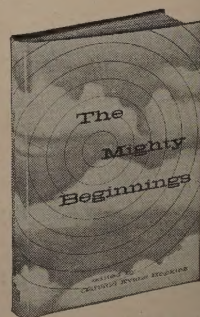
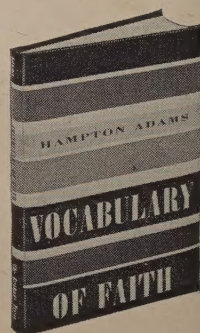
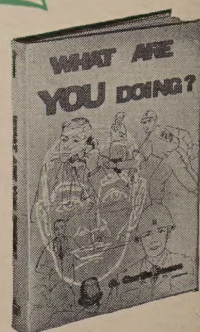
Edited by Garland Evans Hopkins. Ralph W. Sockman, Gerald Kennedy and Roy A. Burkhart are among contributors to this book of 17 provocative sermons by distinguished ministers of many denominations. The sermons are based on Genesis and include a discussion of one of man's oldest debating points—the question of man's soul. \$3.00

## New Missionaries for New Days

By E. K. Higdon. After 38 years in the mission field, the author describes methods used by The United Christian Missionary Society in recruiting, screening and training workers. Here are methods unique and practically untried a few short years ago. Valuable for those considering a missionary career. *Paper, \$1.75; cloth, \$2.25*

## Disciples of Christ in Argentina

(1906-56) By J. Dexter Montgomery. After many years in Argentina, the author tells of the growth of the Christian church there, including helpful and pertinent historical and cultural background to give added meaning to recent political events there. *Paper, \$1.75; cloth, \$2.25*



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